City of Toronto
Rent Bank Pilot Project Evaluation: Final Report

Submitted by Lapointe Consulting and Tim Welch and Associates,
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CITY OF TORONTO RENT BANK PILOT PROJECT EVALUATION: EXECUTIVE SUMMARY

INTRODUCTION

The City of Toronto established a Rent Bank Pilot Project in May, 1998 to help prevent the eviction of mother-led single parents by providing a repayable loan for rental arrears and support services. The City selected a proposal for a partnership among four community agencies in the City's downtown east end (Neighbourhood Information Post, Regent Park Community Health Centre, Central Neighbourhood House and Dixon Hall) to operate the Pilot Project. Initial funding for the project was provided by the City of Toronto and the United Way with the contribution of staff and staff resources by the participating agencies. The evaluation of the Project is funded by Canada Mortgage and Housing Corporation. In January, 1999, the Mayor's Homelessness Action Task Force also recommended that a Rent Bank be established for tenants as an eviction prevention strategy and a way of preventing homelessness.

The City retained Linda Lapointe and Tim Welch to conduct an evaluation of the Rent Bank Pilot Project. This evaluation and the recommendations developed by the consultants are the result of a six-month evaluation process that began in early 1999. In addition to data obtained on clients from the participating agencies, the consultants also attended several meetings of the Steering Committee, interviewed individuals from agencies on the Steering Committee, landlords, several Rent Bank tenants and representatives of similar programmes in other jurisdictions. A mini survey was also conducted by staff on the status of the Rent Bank clients' in May, 1999.

The evaluation reviews the characteristics of Rent Bank users, how the loan impacted on their lives and their housing and how the program was administered and delivered. The report concludes with a set of recommendations that will provide assistance to the City as it moves towards an expanded Rent Bank program. For the year 1999, Toronto City Council has allocated a fund of $200,000 for this program.

FINDINGS

i) The Pilot Rent Bank Project has met a number of its stated goals including preventing the eviction of low-income families headed by women. Loans have been targeted to this group, most of whom in the past had stable housing but faced some event that precipitated their falling into arrears (illness, loss of employment, family break-up).

ii) Rent Bank users had on average 2.2 children and most lived in 2-bedroom apartments in conventional apartment buildings throughout the City. Tenants were low-income households with an average household income of $14,700. The average loan was $1,100.

iii) One area of concern was the high proportion of rent that tenants were paying. Forty-five per cent of them were paying 70% or more of their income on housing.

iv) Having access to a Rent Bank loan to deal with arrears helped the majority (approximately two-thirds) of clients remain in their housing. Another 6% of clients were able to move to better housing. In total, 71% of clients' housing situations were improved six months' after most of the loans had been provided. As far as is known, only one client moved into an emergency shelter.

v) Thus, the Rent Bank Pilot Project has had a high level of success in helping tenants stabilize their housing and ending up in the City's shelter system. Longer-term monitoring will be needed to see if clients' housing is stabilized over a longer period.

vi) The one area of the Rent Bank which has, however, not been successful was the loan repayment aspect. As of the end of April, only 12 clients or 31% had made repayment plans and only 2 of the 37 clients had been able to fully keep up with their loan repayment schedules. A substantial number of clients would have been eligible for the City's recently established Shelter Fund and it is hoped that in the future, the Rent Bank can achieve a higher degree of repayment through more careful screening of clients in terms of their ability to repay their loan.

vii) Rent Bank Pilot Project administrative costs have been high - in part due to the start-up nature of the program as well as the high need tenants who were accepted by the project.

RECOMMENDATIONS

Type of Rent Bank Program

1. The City of Toronto should fund a Rent Bank that is primarily for loans to tenants in one time emergency situations. However, criteria need to be developed to recognize that under exceptional circumstances, these loans or a portion thereof, may need to be forgiven.
2. The City should adopt an annual "top up" approach for the Rent Bank. The actual amount of annual allocation will have to be determined through on-going monitoring of the expanded Rent Bank program and how much funding is repaid under the new program and eligibility criteria as discussed below.
3. The amount of funding in the Rent Bank loan fund (i.e., available for loans on an annual basis, excluding administration) needs to be revisited following a year of implementation of the expanded Rent Bank and given the existence of the new City of Toronto Shelter Fund.
4. The City should continue to work on the issue of financial assistance programs for low-income households who cannot repay a loan and who do not qualify for the Shelter Fund. This gap needs to be addressed.

Eligibility

5. The Rent Bank program should be targeted to those households facing a short-term financial need caused by sudden loss of income, health problems, accident or other reason and who can demonstrate the ability to repay the loan.
6. Criteria for selecting eligible tenants for the Rent Bank program should include the ability to repay the loan based on a budgeting approach.
7. As no concerns in the Pilot Project were raised about the need to set a maximum income for clients and, given the nature of the organizations which refer potential clients to the Rent Bank, (legal clinics, social assistance offices, etc.), it is not recommended that a maximum income limit be set at this time, although the issue may be revisited in the future if concerns are raised.
8. Restrictions on Rent Bank clients' household composition should be removed. This does not preclude awarding higher priority to families with children at risk of eviction in order to meet other goals regarding housing and children.
9. The Rent Bank program should be made available only to those households not eligible for the Shelter Fund. This approach would follow the pattern of many other jurisdictions which require other assistance programs to be used first before being considered by the Rent Bank. In an emergency, Rent Bank funds could be lent out but then be reimbursed by the Shelter Fund.

10. As the Rent Bank funds are limited and assistance will only be available to approximately 200 to 500 households (as the Rent Bank Program increases in size), it is recommended that the Rent Bank focus on tenants renting in the private market or paying market rent in social housing. Only, in an extreme emergency where all other avenues have been explored should an exception be made to this rule and assistance provided to rent-geared-to-income tenants.

Services Provided

11. The Rent Bank Services should be integrated with existing housing service organizations as it allows "one stop" shopping for clients while keeping the staff costs associated with the Rent Bank to a minimum. Rent Bank staff should provide the following services: intake and approval of loans, assistance with personal budgeting, negotiations with landlords, liaison with other relevant agencies, information and referrals and follow-up with regards to loan repayment. Other housing services should be provided by Housing Help staff, Legal Aid clinics or mediation services such as those provided by St. Stephen's Community House.

Funding Source

12. The Rent Bank should primarily depend upon government funding with some private sector donations. A goal of 20% private sector funding (therefore raising $100,000) for a $500,000 loan fund is reasonable.

Organizational Structure

13. A decentralized Rent Bank structure should be established with some centralized functions to establish consistent policies and local satellite offices to provide personal contact and services for the client.
14. The Central Rent Bank agency should be responsible for:

- final approval of the loan to all clients;
- issuing the clients' cheque to the satellite office in a timely manner;
- tracking and follow-up on loan repayments with clients;
- designing and producing (with input from the satellite offices and other key agencies) the intake forms and budgeting forms for use in local offices;
- publicizing the activities of the Rent Bank;
- training satellite staff re criteria and budgeting;
- keeping statistics about the clients of the Rent Bank and their loan repayments; and,
- organizing the meetings of the Rent Bank Steering Committee.

The tasks of finalizing criteria, procedures and forms should be undertaken by the central agency to ensure consistency prior to the expanded Rent Bank opening its doors in the late fall of 1999.

15. Local satellite offices of the Rent Bank should be responsible for:

- client screening and intake;
- undertaking budgeting exercises with clients;
- assessing whether it is beneficial to try and keep the existing apartment or try to find new affordable accommodation;
- referrals to other agencies which provide support services;
- follow up with clients on their housing needs; and,
- training their staff on housing registry, eviction procedures and availability of other support services in the community.

16. The City of Toronto should remain as the monitoring agency that ensures that public funds are spent in accordance with Council's directions while the administration and delivery of Rent Bank services should be in the hands of community-based agencies. This means that monthly and quarterly reports are provided to the City on loans and repayments and on characteristics of clients.
17. As early as possible a Steering Committee be formed of the central administrator, representatives of satellite offices, key community agencies that work on eviction prevention/housing needs issues, landlord representatives, and former clients of the Rent Bank. A work plan should be developed by the lead agency in conjunction with the Steering Committee as one of the first priorities in the fall of 1999.

Monitoring and Evaluation

18. In the fall of 1999, before the expanded Rent Bank is fully operating, an analysis should be done of what data needs to be collected at the time of client intake in order to more effectively monitor and evaluate the program. Specifically the central administrator should collect data on clients:

- income levels
- sources of income
- rent being paid
- reason assistance is required
- amount of loan
- success rate of loans being repaid
- success in stabilizing housing situation.

19. An evaluator should be retained at the outset of the program to provide advice on data that should be collected and accessed and on designing the evaluation of the program. The evaluation should take place over the first twelve month period of the program and an interim report should be available in time for the City to decide on the City's 2000 allocation.

Other Issues

20. Where a tenant is at risk of losing their accommodation because of arrears, it may be determined by staff of the Rent Bank that assistance may be more appropriate for a rent deposit for more affordable housing.
21. The Rent Bank should develop a consistent central policy on loan forgiveness but loan forgiveness policy should only be used as a last resort. The forgiveness decision should be approved by the Central Administrative Agency.
22. Representatives of the Rent Bank should liaise with representatives of the Shelter Fund to ensure the most effective delivery of homelessness prevention programs.
23. The central administrative agency and the Steering Committee should prepare a plain language information sheet about the purpose of the Rent Bank, the eligibility criteria and who to contact for further information. This information sheet should be widely distributed to community agencies which deal with eviction prevention or finding people affordable housing. Two separate information sheets should be prepared for tenants and landlords in the fall of 1999.

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1. INTRODUCTION

1.1 Background

According to a report prepared by the City of Toronto's Shelter, Housing and Support Division almost 40% of family households requesting emergency shelter do so because of reasons related to evictions.[1] Research prepared for the Homelessness Action Task Force found that the vast majority of evictions - 75% to 85% - were due to arrears.[2] Both evictions and homelessness have been on the rise in Toronto and the City is trying to stem the flow of homelessness through a comprehensive eviction prevention program.

The Rent Bank Pilot Project is one component of the City's eviction prevention strategy. The establishment of a rent bank, a common eviction prevention strategy in many U.S. cities, emerged as a recommendation from a workshop on eviction prevention held in Toronto in June, 1996, by the former Metropolitan Toronto government.

In May, 1998, the new City of Toronto's Shelter, Housing and Support Division sent out a Request for Proposals (RFP) to potential agencies to deliver a twelve-month Rent Bank Pilot Project to a targeted group of tenants at risk of eviction - mother-led single parents with children in private rental housing. Subsequently, in June of 1998, the City of Toronto selected a proposal for a partnership among four community agencies in the City's downtown east end - Neighbourhood Information Post, Regent Park Community Health Centre, Central Neighbourhood House and Dixon Hall - to operate the Rent Bank Pilot Project. The project is managed by a Steering Committee with representation from the City of Toronto's Housing, Shelter and Support Division, the four partnership agencies, the Children's Aid Society and other agencies (See Appendix 1).

The purpose of this project according to the RFP was "to determine the extent to which a small loan and/or grant can keep a family housed, thus diverting them from the shelter system." The key objectives of the Pilot Project in the City of Toronto's Request for Proposals distributed to community agencies were to:

- research and develop a "rent bank" including a loan/grant fund and other assistance for women with children;
- set eligibility criteria for the target group and develop services;
- operate the pilot project by accepting referrals, providing grants/loans and other services (e.g., relocation, mediation and counseling); and,
- provide a final report which evaluates the cost-effectiveness of the pilot as an eviction prevention strategy.

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[1] Commissioner of Community and Neighbourhood Services, Eviction Prevention Strategies, May 4, 1999.

[2] Lapointe Consulting Inc., Options for Eviction Prevention, Background Report Prepared for the *Mayor's Homelessness Action Task Force*, Nov. 1998.

The establishment of a rent bank for tenants at risk of eviction due to rental arrears was also one of the recommendations of the report of the *Mayor's Action Task Force on Homelessness* released in January 1999. While the Task Force report recommended a rent bank with an annual budget of $500,000, City Council decided on an initial allocation of $200,000 for 1999 from the newly established City of Toronto Homelessness Initiatives Fund. The expanded Rent Bank Program is to be up and running in the Fall of 1999.

The evaluation of this pilot project will assist City staff not only in assessing the effectiveness of rent banks as a way of preventing evictions and stabilizing housing for clients, but also in addressing administrative and financial issues regarding the expanded rent bank.

1.2 Relevant Policy and Program Changes

During the course of the pilot project, two policy and program changes occurred which impacted on the operation of the Rent Bank Pilot Project. The first was the City of Toronto's establishment of a Shelter Fund and the second was the Provincial Homelessness Initiatives Fund and the newly created City of Toronto Homeless Initiatives Fund (CT-HIF).

1.2.1 The City of Toronto Shelter Fund

Half way through the pilot project's mandate a significant policy change was implemented by the City of Toronto. As a result of the federal government's 1998 Canada Child Tax Benefit, the City of Toronto's Social Service Division established a Shelter Fund in the spring of 1999. This Shelter Fund provides grants for housing purposes and is available to families with children who are in receipt of Ontario Works, Family Benefits, Ontario Disability Support Program or are eligible for Social Assistance.

The fund is designed to help clients without permanent shelter to obtain it; help clients with appropriate shelter to maintain it and not be evicted; and, help clients wishing to relocate to more affordable/appropriate shelter when needed. The Shelter Fund is approximately $6 million a year. There is considerable overlap with the Shelter Fund and the Pilot Rent Bank as over half of the client households of the Rent Bank Pilot Project would have been potentially eligible for assistance under this Shelter Fund, had it been in existence at the time. The establishment of the Shelter Fund has been taken into account in the recommendations for eligibility in the expanded Rent Bank discussed later in this report.

1.2.2 The Provincial Homelessness Initiatives Fund and the City of Toronto Homeless Initiatives Fund

After the release of the Provincial Task Force on Homelessness on October 8, 1998, the Province established the Provincial Homelessness Initiatives Fund (PHIF). The new City of Toronto Homeless Initiatives Fund (CT-HIF) includes an allocation of $4.724 million from the Province and $881,000 from the City of Toronto. The intent of the CT-HIF is to expand the City's response to homelessness across the City by funding a broad range of new initiatives that have an impact on preventing homelessness, helping people access emergency shelters or moving them from hostels into more permanent forms of accommodation.

1.3 Rent Bank Pilot Project Overview

1.3.1 Funding

The Rent Bank Pilot Project received a total of $65,000 for the initial year of operation. Most of this funding came from the City's Homelessness Initiatives Fund, with the remainder from Canada Mortgage and Housing Corporation and the United Way. (See Section 3.1, page 19 on funding.) Of the $65,000, the Pilot Project had an initial allocation of $40,000 for the Rent Bank loan fund.

1.3.2 Services Provided

The primary focus of the Rent Bank Pilot Project was to assist tenants maintain their housing. Apart from the provision of a loan to qualifying tenants, Rent Bank staff also negotiate with landlords, advocate on behalf of clients with social assistance and other income maintenance staff, make referrals to appropriate agencies, and provide counselling. Some of the services provided to tenants are shown below.

Mediation and Negotiations Involving Landlords

The process of evictions requires that tenants reply quickly to eviction notices. Guidance from Rent Bank staff is important to ensure that tenants are informed of the current legal process under the Tenant Protection Act so they can dispute their eviction at the Rental Housing Tribunal.

Negotiations with Utility Providers

Rent Bank staff may also assist tenants by negotiating with utility providers (such as Bell, Consumer's Gas, Toronto Hydro) to prevent services from being cut off and to make repayment arrangements.

Advocacy with Income Maintenance Agencies

Rent Bank staff help tenants access "start-up" funds which are available to social assistance recipients facing "harmful situations" such as imminent evictions. Sometimes welfare officers are not aware of this. Staff may also put clients in touch with agencies that provide various forms of social assistance (welfare, unemployment insurance, etc.).

General Resource Counselling

Rent Bank staff provide assistance to clients in finding sources of inexpensive food and clothing.

Follow-up

Each client is contacted in follow-up interviews to see if further assistance is required or just to provide informal support. Contact is also made prior to cashing post-dated cheques to ensure there were sufficient funds.

Trusteeship Program

Clients with a low possibility of repayment are asked to sign up for a trustee arrangement. The trustee program can be implemented in two ways:

- the client's income is sent directly to the Rent Bank which cashes the cheque and pays rent directly to the landlord and makes the loan repayment to the Rent Bank (the balance of the money for food, clothing and other expenses is given to the client), or,

- the client's income is deposited into their own bank account and the client signs an agreement with Neighbourhood Information Post that it can go electronically into the client's account and debit the account for rent and/or repayment of the loan.

1.3.3 Criteria for Selection of Clients

General Criteria

The initial criteria for determining loan eligibility suggested in the City's request for the proposals for operating the rent bank were:

- women with children at risk of losing their housing but who otherwise have a good rental history;
- means testing, i.e., setting maximum income for eligibility;
- extent of arrears and other debts;
- rent arrears are due to one time rather than a continuous shortage of income;
- willingness to consider other options if income is not sufficient to cover current rent; and,
- willingness to participate in mediation, financial counselling and on-going follow-up.

The above criteria were subsequently modified by the Steering Committee. Thus, the selection criteria that the Rent Bank Pilot Project have used on a formal basis are as follows:

- mother-led families with children;
- in imminent danger of losing housing due to arrears;
- living in private sector rental housing only (modified to include social housing tenants paying market rent);
- living in housing which is permanent and habitable;
- having a rent: income ratio less than 60% (subsequently raised to 70%);
- clients could not be too far behind in rent payments (no more than two months of rent arrears);
- clients from across the City of Toronto were eligible; and,
- clients had not previously used the Rent Bank.

The staff of the Rent Bank has accepted or rejected clients not only on the basis of the above criteria but also based on their own judgment - an approach that was supported by members of the Pilot Project's Steering Committee.

Staff exceptions have resulted in a few clients receiving loans who would have otherwise been ineligible (e.g., one single woman, two households with two adult members and children, clients who are paying more than 70% of their income on rent).

While the Pilot Project originally conceived that a committee would make recommendations on whether a potential client would be accepted or rejected, due to the need for quick decision-making when eviction was imminent, the acceptance or rejection of clients has been left in the hands of staff. This reliance on staff indicates the need for experienced, well-trained individuals to be assessing potential Rent Bank clients.

To help staff assess clients for eligibility, there is an initial screening (usually by phone) followed by a personal interview.

Financial Criteria

Two further inter-related criteria which are also used by the agencies are:

- financial need should be of a "short-term emergency" as opposed to being a chronic financial problem, and,
- clients should have the ability to repay the loan.

(a) Short-Term Emergency Versus Chronic Need

The issue of short-term emergency versus chronic need is a complex issue and there are a range of opinions on this matter. Front-line staff have not been using the criteria of short-term emergency versus chronic need in accepting or rejecting potential clients. Rather, their focus has been on ensuring that clients facing an eviction are able to access a Rent Bank loan along with other support offered by the Rent Bank to remain in their apartments. This approach has been supported by the members of the Rent Bank Steering Committee. This issue is further addressed in the recommendations section of the report.

(b) Ability to Repay

Conceptually, those involved in the design of the pilot project saw the purpose of the Rent Bank as providing loans and other support services to women who had relatively good tenancy histories but had a short-term emergency financial need. The concept included having clients pay back the loan for two reasons. The first was that the fund would be replenished and could be lent out to other tenants; the second, was that it was seen as a way of clients achieving self-sufficiency.

As the pilot project has been implemented, this approach has been modified. For example, one of the staff has not been using the issue of ability to repay the loan as a criteria for screening out potential clients; the issue of preventing the tenant's eviction was seen as the primary goal.

The pilot project does asses the client's likelihood of repayment. All loan recipients are required to sign a repayment agreement and to inform Rent Bank staff if they have difficulty repaying at any time.

1.4 Evaluation Process

In January, 1999, the City of Toronto retained Linda Lapointe and Tim Welch to evaluate the Pilot Rent Bank Project. An interim evaluation report on the pilot project was submitted on March 12, 1999 by the consultants. This report provided a profile of the clients served by the rent bank, a description of the administration of the program and preliminary findings. This final report incorporates the findings of the interim report.

The objectives of the evaluation process as outlined in the RFP for the evaluation include:

1. To advise the Rent Bank Steering Committee on setting appropriate goals and data collection methods at the outset of the project;
2. To evaluate the Rent Bank in terms of achieving its stated goals (i.e., providing mediation, loans and counseling services);
3. To assess the Rent Bank as a strategy to prevent evictions, stabilize tenancies and reduce shelter use among Rent Bank clients; and,
4. To describe the elements of the services provided by the Rent Bank (e.g., contribution of various partners, amount of administration needed, involvement of non-governmental funding) and comparison with similar initiatives in Canada and the USA so as to describe a model which could be replicated in Toronto and/or in other Canadian cities.

The methodologies used in this evaluation included:

- a review of relevant literature including documentation relating to rent banks in other jurisdictions;
- personal interviews with Rent Bank staff;
- personal interviews with other agencies involved in the creation and in referrals to the Rent Bank;
- compiling and analyzing a database of information about rent bank clients obtained from Rent Bank staff;
- regular attendance at Rent Bank Steering Committee meetings and attendance at some Operational Committee meetings;
- telephone interviews with landlords participating in the program;
- in-depth personal interviews with a small sample of Rent Bank clients
- participation in a Rent Bank "visioning" session hosted by City of Toronto; and,
- telephone interviews with representatives of other jurisdictions where rent banks are operated.

See Appendix 2 for a list of interviewees conducted during this evaluation (excluding Rent Bank clients whose names are confidential).

2. RENT BANK PILOT PROJECT FINDINGS

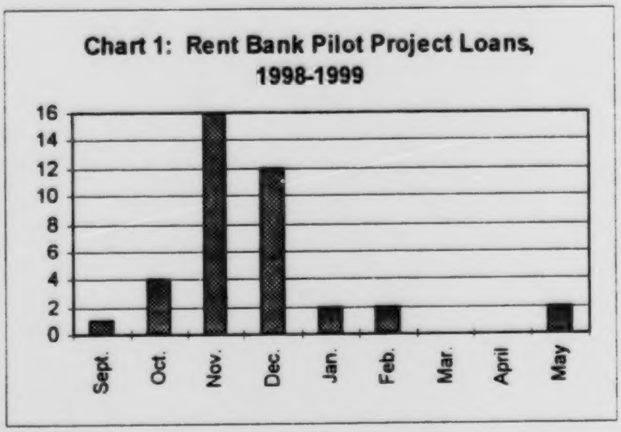
2.1 Profile of Clients and Impact of Assistance

The following information summarizes information that is known about the clients who participated in the Pilot Project. This summary is based on interviews with Rent Bank staff, summary data obtained in late January, 1999 on the profile of clients who had received loans, a survey of 35 Rent Bank clients in May , 1999 and in-depth interviews with five Rent Bank clients in June, 1999.

Data is not provided on clients who did not receive a Rent Bank loan but may have received other types of services.

2.1.1 Participation in the Program

As of the end of May,1999, the Rent Bank Pilot Project had lent out 46 loans to 39 clients totaling $43,558. The following chart shows the participation of Rent Bank clients by month of operation. The Rent Bank Pilot Project was able to start making loans at the end of September and then as the program became better known, participation in the program grew substantially. Funding was mostly used up by the end of December and only a few loans were provided in January and February. Loans were not again provided until May when money was paid back from previous loans. Chart 1 below illustrates the number of loans lent out between September, 1998 and May, 1999.



2.1.2 Who Uses Rent Banks?

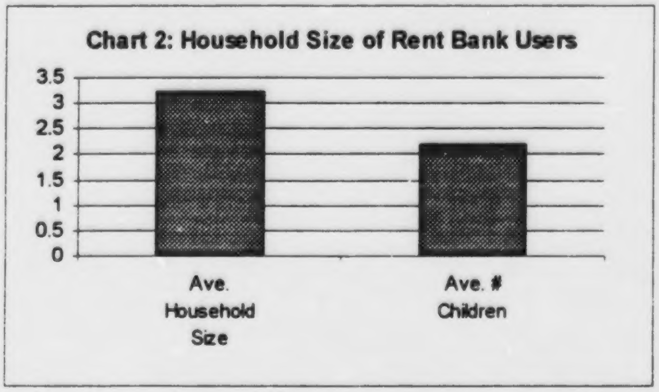
Household Characteristics

The following profile is based on summary data provided to the consultants on thirty-one of the thirty-six tenants who received loans through the Rent Bank program by January, 1999. The data was obtained from staff at the Neighbourhood Information Post and through the Regent Park Health Centre.

To provide readers with more qualitative assessment of Rent Bank users, Rent Bank Project Case Histories are attached as Appendix 3.

Almost all of the households served by the Rent Bank were single parent, mother-led families. Thus, the program has been successful in serving the targeted population in terms of the household type who are being served. One household was a single female and two households had two adults.

The average household size of Rent Bank users was 3.2 persons per household and the average number of children was 2.2 per household (see Chart 1). The distribution of households by size and number of children is shown in Table 5.1 and 5.2 in Appendix 4.



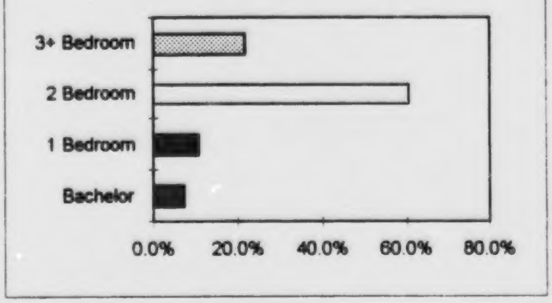
While no firm data is available on the health of Rent Bank users, informally, staff have observed that many of the participants - parents or their children - suffer from short-term or chronic health problems.

2.1.3 Current and Previous Housing

This section describes the housing that clients were in at the time they applied for assistance from the Rent Bank. The housing situation of Rent Bank clients several months down the road from the loan is provided below in Section 3.1.10 below.

The most common housing that Rent Bank users lived in were two-bedroom apartments - 61% lived in dwellings of this size. One bedroom units accounted for 11% of dwellings occupied by Rent Bank clients, and 3 or more bedroom units accounted for 21%. Seven percent (7% or only 2 households) lived in bachelor apartments

Chart 3: Size of Dwelling Occupied Bank Users



Most Rent Bank users lived in apartments in conventional apartment buildings. Only two rented a house and two rented apartments in a house (one in the basement).

2.1.4 Place of Residence of Rent Bank Clients

Rent Bank users lived in all parts of the new City of Toronto despite the location of the agencies being in the central, downtown core area. The most common locations of Rent Bank users were Scarborough and North York as shown in Table 2 below. To some extent the location of users depended upon the referral agency. For example, five clients were referred to the Rent Bank from Flemingdon Community Legal Services which covers East York and part of North York.

Table 2: Place of Residence of Rent Bank Users

Municipality	Number	%
East York	3	9.7
Etobicoke	4	12.9
Toronto	3	9.7
Scarborough	9	29.0
North York	10	32.3
York	2	6.4
Total	31	100.0%

2.1.5 Length of Residence at Current Address

Most of the Rent Bank users had lived in their current residence for some time when they applied for a loan - on average 2.6 years. The majority of Rent Bank users had a history of stable housing. Over three quarters (77%) had never been evicted before and 81% had never been in a temporary shelter. However, at the time of intake, all but two of the Rent Bank users were at some stage of the eviction process.

2.1.6 Income

Rent Bank users are poor with an average household income of $14,700 and a median income of $14,400. Only 2 households had incomes above $20,000. By comparison, just 17% of all Toronto families had incomes below $20,000.[3]

Table 3: Annual Income for Rent Bank Users

Annual Income	#	%
<$10,000	2	6.9%
$10,000-$12,499	6	20.7%
$12,500-$14,999	7	24.1%
$15,000 -$17,499	6	20.7%
$17,500-$19,999	6	20.7%
$20,000+	2	6.9%
Total	29	100.0%
Average Income	$14,970	
Median Income	$14,400	

Ontario Works was the major source of income for 50% of clients while employment was the major source of income for 33% and the remaining 17% were split between Employment Insurance and the Ontario Disability Support Program. Other sources of income included the Child Tax Credit, child support and emergency support from Social Services. (It should be noted that internal discussions were held between staff of the City's Shelter, Housing and Support Services Division and the Social Services Division to ensure that loans were not deducted from income maintenance payments.)

2.1.7 Rent

The majority of users (63%) paid between $700 and $900 rent for their units at the time of intake. The average rent paid by Rent Bank users was $828 and the median rent was $815. The rent distribution is shown below in Table 4. By comparison the average rent for a two-bedroom apartment in the City of Toronto in October, 1998 was $882 according to CMHC's October 1998 Rental Market Survey.

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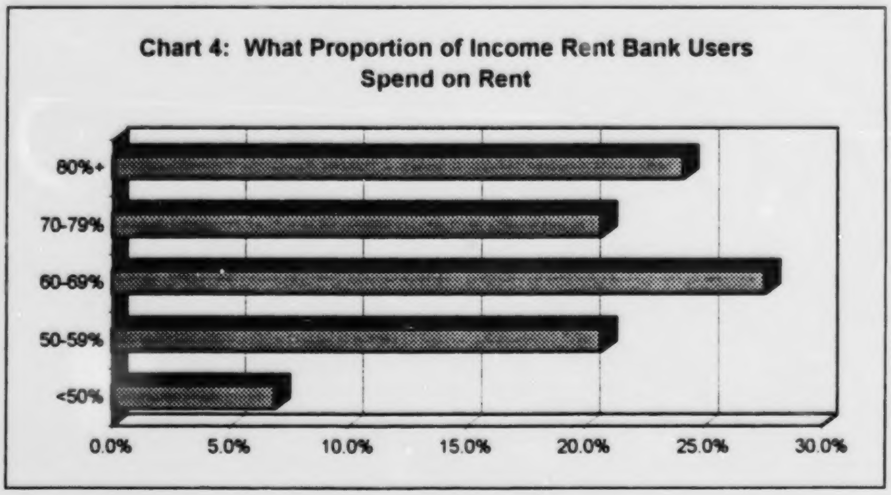
[3] See Rob Genier, City of Toronto Income Trends, Background Report prepared for the Mayor's Homelessness Action Task Force, 1998.

Table 4 Rents Paid by Rent Bank Users

	#	%
<$600	2	7%
$600-699	2	7%
$700-799	9	30%
$800-899	10	33%
$900-999	4	13%
$1000+	3	10%
Total	30	100%
Average Rent	$828	
Median Rent	$815	

As can be seen by Chart 4 below, Rent Bank users paid an inordinate amount of their income on rent. Just under half of tenants (45%) were paying 70% or more of their income on rent and 93% were spending 50% or more of their income on rent. To some extent, this data may be distorted as some tenants were waiting for unemployment insurance or welfare or had just started a job.



2.1.8 Size of Loans

The average loan size was $1,110 and the median loan was $1,017. Loans ranged from $250 to $2,398. Most of the loans were to pay arrears, although in some cases small amounts were also provided for utilities. In one case, a loan was used for the first and last month's rent - to move to a new apartment.

Table 5: Rent Bank Loan Amounts

Size of Loan ($)	#	%	Cumulative
<400	3	7.7%	7.7%
400-599	5	12.8%	20.5%
600-799	6	15.4%	35.9%
800-999	5	12.8%	48.7%
1000-1199	6	15.4%	64.1%
1200-1399	2	5.1%	69.2%
1400-1599	4	10.3%	79.5%
1600-1799	2	5.1%	84.6%
1800-1999	2	5.1%	89.7%
2000+	4	10.3%	100.0%
Total	39	100.0%	

Most loans were paid directly to the landlord. Only five of the thirty-one loans for which data was collected earlier in the evaluation process were not paid directly to the landlord - four were paid to the clients and one was paid to a legal aid service to pay the rent through the Rental Housing Tribunal.

2.1.9 Services Provided to Tenants

Working with Rent Bank clients has proved to be quite time consuming for agencies. For example, during the first month of involvement with the Rent Bank Pilot Project, 63% of clients had 3 to 5 contacts with agency staff and 20% had 6 or more contacts while the remaining 17% had 0 to 2 contacts. The number of contacts with clients did taper off following the first month, after which time 32% had no contacts, 57% had 1 to 2 contacts and 11% had 3 to 5 contacts.

Initial discussions can be quite time consuming and often involve dealing with emergency situations. For example, one tenant had no source of income as she was waiting for her employment insurance. The service agency was able to get her emergency welfare until her insurance came through.

Staff described many of the cases as being quite complex - they often involved negotiating with the landlord, social services, and Children's Aid. In a number of cases, agency staff spent a lot of time and effort establishing a relationship with clients and building up trust with them in order to work together with clients to deal with their issues. Other referrals were to agencies that provided employment training, budgeting assistance, food banks and Christmas toys. In some cases, agencies provided these services in-house; in other cases, referrals were made to other agencies.

The length of time staff spent with clients was related to the number of contacts. Not surprisingly, the time spent was longer than had been originally anticipated. In the initial intake period (up until the Rent Bank cheque was issued), staff were spending 1 - 4 hours with each client. Staff also spend 1 - 3 hours per month with each client as part of their ongoing follow-up.

Even after the initial $40,000 had been loaned out by February 1999, the Rent Bank was continuing to take on new clients. Rent Bank staff continued to provide a range of services to new clients aside from rent loans such as advocating on behalf of clients regarding income maintenance assistance or trying to mediate a dispute with the landlord.

2.1.10 Impact on Clients' Housing

The primary emphasis of this pilot project was to prevent homelessness by helping clients retain their rental housing. Based on the data collected through this evaluation, the Rent Bank Pilot Project has had a relatively high degree of success with its stated goal of assisting tenants to stay in their housing. The majority of tenants who were facing eviction last fall and winter are still in their apartments approximately six-seven months after receiving financial assistance from the Rent Bank Pilot Project.

Two-Thirds of Clients Still in Housing

During the month of May, staff from the Rent Bank Pilot Project contacted clients who had received loans. They were able to obtain information on 35 of the 37 clients (there were only 37 at the time of the survey). Of the 35 tenants contacted, 25 clients or 71% have remained in their housing or improved their housing situation (23 remained in their housing while one moved to better housing and one moved to MTHA).

Of those who remained in their housing, however, two clients are currently in a personal crisis that is likely to result in a serious decline in their income and difficulty paying rent. Two others are slightly behind in their rent and their landlords are contemplating eviction and in a fifth case, the landlord is trying to evict the tenant for chronic late payment and concerns around noise. Discussions with tenants showed that most of the remaining 20 tenants (25 still in housing less the above 5 cases) are in a stable but somewhat tenuous situation - primarily because rents are considered too high. Many tenants were in the process of looking for less expensive housing or are on waiting lists for social housing.

Of the 10 remaining clients who did not stay in their housing and did not move to better accommodation, the following is known:

- one tenant moved out after paying back a small portion of their loan;
- another tenant moved out because of rent increases and is staying with her brother while she is looking for housing;
- another tenant moved out after paying arrears;
- one tenant moved out because of arrears due to unemployment and insufficient social assistance; she is sleeping in her car and her children are with friends;
- one tenant moved to MTHA but has subsequently moved out of MTHA because of an unsafe social situation there and has moved to a shelter;
- two tenants were evicted due to arrears or late payments; one is safely housed and the other is staying with a friend and has enough downpayment for a new apartment as of July 1st,
- two clients moved out owing substantial amounts of rent ($835 and $1,715); and,
- another moved out because of an abusive relationship.

A couple of the above 10 tenants who moved out are trying to improve their housing situation while some clearly seem to be in a crisis situation. As far as is known, only one household has moved to a shelter. The Rent Bank Pilot Project appears to have been very successful in assisting families at risk to avoid seeking emergency shelter.

The information gathered from the mini survey by staff illustrates the initiative that some Rent Bank clients use to find alternative affordable housing given their limited incomes and the high rents prevalent in Toronto's housing market. There are obviously a number of tenants who are having difficulty affording their rent given their limited resources and the best that the Rent Bank loan seems to have done is buy them some time.

Even if a significant minority of tenants are not able to remain in their housing over the longer term, the loan appears to have assisted a majority of such tenants search for different housing under relatively stable conditions, i.e., not following an eviction. Housing stability can be viewed not just as remaining in one's current housing but also going through a transition to alternative housing in a relatively managed way.

2.1.11 Loan Repayment

The major tool used in the Rent Bank Pilot Project to prevent homelessness was a Rent Bank loan to be to be repaid on a regular basis in a set amount of time as stipulated in the agreement between clients and the administering agency. As was stated on page 6 of this report, there were two reasons why repayment was viewed by the Steering Committee as a goal of the program. The first was that the fund would be replenished and could be lent out to other tenants; the second, was that it was seen as a way of having clients achieve a higher degree of self-sufficiency.

Data on loan repayments is somewhat disappointing. While all clients signed an agreement to pay back the loan, to date, only 12 clients representing 31% or just under a third of clients have made such payments. As of the end of April, $2,712 had been repaid by clients. Of these 12 clients, only 2 were able to fully keep up with their loan installments. The other 10 clients have made at least some partial repayments. The potential importance of loan repayments to the Rent Bank fund and its ability to serve more people is illustrated by the fact that the two clients who had made all of their payments to date has returned $1,355. This amount represents around a half of all revenues that went back into the fund from loan repayments.

Rent Bank staff suggest that it is unlikely that loans from clients who have made no repayments, or only made a couple of repayments and then were unable to continue, will be repaid. The focus of staff efforts have been to ensure the tenants stayed housed, as well as to work with new non-loan clients to ensure that they were able to stay housed.

While staff have used various techniques to connect with clients whose repayments have fallen behind, they were also concerned that if they are seen as pursuing the loan repayment in a more aggressive manner, this would decrease the chance that "at-risk" clients would contact the Rent Bank staff for access to other support services which may be needed to keep the client housed.

The Pilot Project chose not to involve a collection agency in order to retrieve the loan money as the overriding priority of the project was to keep clients housed.

One can only speculate on why the repayment rate has been so low. The low repayment rate may reflect the low incomes of tenants accepted for the program. Another possible explanation is that the payments were too high for individuals on such tight budgets. Payments were primarily in the $50 to $100 range per month - probably too high for most clients. Lower payments might have achieved a higher rate of repayment - and more revenue over the longer term.

Even if the loan is never repaid, the expenditure of funds can still be seen as a worthwhile investment in keeping people housed. The non-collected loans can be seen as less expensive than the monthly cost of housing a family in a shelter. There is, however, a major drawback to families not repaying their loans, namely, that funds are not replenished until new funds are allocated from the City. This means that the fund is limited in the number of households who can be assisted. Loan repayments may be less of a problem in the future as "higher need" clients are able to access the Shelter Fund.

Data to date shows that the repayment goals of the program appear not to have been met. There is inevitable tension between providing assistance to those who need it and ensuring loan repayment. As the Shelter Fund will now provide assistance to those on social assistance or qualifying for social assistance, the next phase of the Rent Bank should be able to be more aggressive in pursuing the loan repayment goal - should that continue as a goal of the program.

One technique that the Rent Bank used to assist with loan repayment was the trusteeship program which was discussed earlier on page 4 of this report. Although the Rent Bank encouraged many of its clients to sign up for this program, only four of the 37 clients actually signed up. Three of these four left the trusteeship program - they cleared their bank accounts so the Rent Bank could not withdraw the loan payments. The fourth client did have some funds withdrawn but these repayment funds were re-loaned to the client in an emergency situation. This client's loan was later repaid as part of the Shelter Fund money repayment transferred to the Rent Bank.

An issue related to loan repayment is the matter of loan forgiveness. Under any such program, an issue that arises is the actual mechanics of trying to collect outstanding loans as well as setting out clear grounds to identify those circumstances under which a loan may be forgiven.

These issues will be discussed further in the options and recommendations section of this report.

2.1.12 In-Depth Interviews with Clients

Selecting Clients

In-depth interviews were held with five of the Rent Bank clients. (See interview guide in Appendix 4.). The interviewer was provided with 13 names and phone numbers by Rent Bank staff of clients who had agreed to be interviewed, but was only able to reach seven of these. (There was no response at three phone numbers, two had been disconnected and one was a wrong number.) Of these seven who were contacted, one tenant refused and another kept cancelling.

Referral and Services Used

Of these five cases, two were referred to the Rent Bank by the Social Services Division, one was referred it by Flemingdon Community Centre, one had a friend working for Social Services who had heard about the Pilot Project and one was referred to Social Services by the Human Resources Department at her place of work. All of the clients were in arrears and were facing eviction at the time of the loan. The reasons that individuals ended up in arrears were related to family matters (e.g., lack of child custody support, helping out a pregnant sister) and unemployment or sudden loss of job.

Four of the clients had used other means to obtain the money to pay arrears before going to the Rent Bank, e.g., looking for work, borrowing money from friends, family, bank and getting back support payments from her husband. One client said she was on the verge of moving into a hostel because she did not want to borrow money from her relatives after being on her own since the age of fifteen.

The majority of the five clients received two months' assistance. In three cases, Rent Bank staff contacted the landlord to discuss making an arrangement to pay the clients' arrears. Of these, two resulted in an agreement between the Rent Bank and the landlord.

All five clients found the financial assistance to be the most beneficial of all the services offered by the Rent Bank. Two replied that the negotiation with the landlord was the second most important service while another replied that the confidentiality of the process was the second most important service.

Impact of Assistance

When asked about the effect that the Rent Bank assistance had had on their life, three clients said that the assistance had relieved stress, helped them mentally and provided a source of hope. One client mentioned that the loan had make it easier to plan and budget finances.

Four of the clients said the refusal of a Rent Bank loan would have been detrimental to their housing situation. Three mentioned that being homeless and/or entering an emergency shelter was their only option while another said she would have had to find a new place to rent. Some mentioned that they would have tried other sources of obtaining rent money including borrowing from friends or relatives again or approaching their workplace for a wage advance. One person mentioned the need to change their children's school if they had not received the loan.

Views on Loan Repayment

Three of the clients were making their repayment loans as required. A fourth person had put their payments on hold because of a lack of employment, while welfare had agreed to make repayments for a fifth person. In general, clients said they were comfortable with the loan repayment. Clients said they had made a commitment to paying back the loan and that the flexibility of the program made it possible to make their payments.

Views on the Rent Bank and Potential Changes

Of the five clients who were interviewed, four were very satisfied and one was satisfied. Most clients commented on how helpful and empathetic staff were - that they "tried all avenues to help them". Clients appreciated the concerned follow-up from staff and their flexibility. One client complained that her rent cheque was issued late.

The clients who were interviewed felt that if a Rent Bank loan were to be available for first and last month's rent, it should only be given to those in dire need of assistance as it could be abused if the circumstances/requirements under which such a loan were available were not well defined. They did not think that a Rent Bank loan should be used to pay utilities as utility companies usually allow for flexible payment plans.

The majority (4 out of 5) of clients felt it was realistic to expect all Rent Bank clients to repay the loan, although they did recognize that in some circumstances it could be too difficult to make repayments. Loan forgiveness or partial loan foregiveness could take place under certain circumstances, e.g., one had lost one's job or could not get employment or was at risk of losing one's home.

While all said that the program should be open to families with children, there was less unanimity about adults and singles (unless elderly).

They did not think there should be a minimum income but did think there should be a maximum income.

All clients stated that that tenants who get a Rent Bank loan should have to have some type of financial counselling. It was felt that learning to budget could help them if they got into a similar situation later on, although one said that budgeting was not always the problem.

Suggestions for improving the program include better advertising, expanding the Rent Bank and making better connections with the Metro Toronto Housing Authority and the co-operative housing sector.

2.2 Involvement of Landlords

Most of the landlords renting to clients of the Rent Bank Pilot Project had only one client, although two landlords housed two clients each and one property management firm had three Rent Bank clients due to the firm's paralegal worker who was enthusiastic about the Pilot Project.

During the course of this evaluation, four landlords were interviewed about their experiences with the Rent Bank Pilot Project. As well, the former Executive Director of the Greater Toronto Apartment Association was interviewed about the Rent Bank program. The following are the key points from the interviews.

The landlords were generally supportive of the concept of providing assistance to tenants with short-term financial problems. Landlords, however, felt that Rent Bank financial assistance should only be in the form of a repayable loan, rather than a grant. They were concerned about "free money" being handed to tenants, without a sense of responsibility for the money.

The landlords only heard about the Rent Bank pilot project through being approached by their tenant or staff at the Rent Bank. They did not have a "general awareness" about the program, nor had they heard from any other organizations about the Pilot Project's existence.

Landlords became involved in order to get payment for the rent arrears owed. One had hoped that the program would help keep rental payments flowing regularly and another agreed to participate because each person deserves " a second chance".

Landlords felt that the staff at the pilot project were friendly but there was some dissatisfaction with the operation of the program including:
- cheques were late (often 20 days) in coming each month when the Rent Bank was paying the rent through its trustee program;
- there was difficulty in getting calls returned from staff of the Rent Bank; and,
- landlords felt they were not given a clear understanding of what the Rent Bank Pilot Project would or would not do for them.

Suggestions by landlords to improve the program included:
- all tenants involved in the Rent Bank should have their rents paid directly to the landlord by the Rent Bank;
- the Rent Bank should develop an information brochure to give landlords a clear understanding of the program;
- staff must be efficient and professional when dealing with the flowing of funds and responding to calls; and,
- landlords should be involved in a policy-making committee regarding the Rent Bank.

3. Program Administration

In this section various issues related to the administration of the Rent Bank Pilot Project are discussed. These include:

- Funding
- Administrative Structure
- Monitoring and Reporting
- Agency Staff Time
- Communicating the Program

3.1 Funding

The initial funding of this pilot project ($65,000) was a combination of government financial support and support from community agencies. The City's Homelessness Initiatives Fund provided a $50,000 grant with $40,000 set aside for loans. A total of $15,000 from two sources was used to fund staff and administration and CMHC has contributed $10,000 for the evaluation of the program.

Table 6: Direct Financial Contributions to the Rent Bank and Funds Available for Rent Bank Loans

	Rent Bank Loan Fund	Administration	Evaluation	Total
Initial Funding				
City of Toronto	$40,000	$10,000		$50,000
United Way		$ 5,000		$ 5,000
CMHC			$10,000	$10,000
Subsequent Funding				
Hockey for Homeless	$10,000			$10,000
City of Toronto		$5,000		$ 5,000
Total	$50,000	$20,000	$10,000	$80,000
Loan Reimbursement:				
Clients	$ 3,500			
Shelter Fund	$16,800			
Total Reimbursement	$20,300			
Total Funds Available for Loans	$70,300			

Subsequent funding was also provided as shown above. Over half of the client households of the Rent Bank Pilot Project would have been potentially eligible for assistance under the Shelter Fund had it been in existence. The Rent Bank Pilot Project has recently negotiated with the Shelter Fund for a repayment of $16,800 in outstanding loans for "eligible clients.". As well, this spring

(1999), the Rent Bank Pilot Project secured a private donation of $10,000 from the "Hockey for Homeless" organization. These nearly $27,000 in additional funds have recently begun to be loaned out to clients by the Rent Bank Pilot Project. The City of Toronto has also recently allocated an additional $5,000 towards the administrative costs the Rent Bank Pilot Project will incur in loaning out these new funds.

In addition to the initial funding, there were "in kind" contributions of staff time from the following agencies involved in the pilot project: each of Neighbourhood Information Post (NIP) and Regent Park Community Health Centre (CHC) had an intake staff person while Central Neighbourhood House did referral work. NIP also had co-op students undertaking some initial screening calls and follow-up calls with clients. In the proposed budget for the pilot project, it was estimated that "in kind" staff contributions (salaries and benefits) and office expenses would be $48,200 per year.

3.2 Administrative Structure

The Rent Bank Pilot Project is administered centrally by the Neighbourhood Information Post (NIP). NIP is the agency that issues cheques and manages the actual loan fund and repayments. Client intake and follow-up is primarily provided by Neighbourhood Information Post and nearby Regent Park Community Health Centre. A third agency, Central Neighourhood House has been more peripherally involved but has been doing some intake and referral. The fourth participating agency, Dixon Hall has not been very involved in the Rent Bank Pilot Project.

The two primary service providers (Neighbourhood Information Post and Regent Park Community Health Centre) share common approaches such as intake forms and follow-up procedures. They are in frequent communication and work together to discuss how to address problematic cases.

The staff of the agencies providing the Rent Bank services reported to their respective agencies own management but they also reported to a Rent Bank Steering Committee. The Committee included representatives from the four partnering agencies, the City's Shelter, Housing and Support Division and the Hostel Division, St. Stephen's House Community House -Conflict Resolution Services, Children's Aid Society, the United Way and others (refer to Appendix 1).

While the day-to-day administration of the Rent Bank Pilot Project has been in the hands of the two main service providers, the Steering Committee provides policy advice and decisions. The Steering Committee has been meeting every six weeks to discuss issues such as client eligibility, loan forgiveness, private sector fundraising, and other municipal or provincial policies which may impact on Rent Bank clients. A regular group of about eight to ten people attend these meetings. The Steering Committee also assisted in promoting the program through Children's Aid and other agencies. The original NIP proposal had the Chair of the Steering Committee co-chaired between NIP and Regent Park Community Health Centre. Occasionally the Rent Bank administrator contacts the City of Toronto staff person who represents the City on the Steering Committee for advice regarding the project.

In addition to the Steering Committee, there is a smaller Operations Committee which also meets every six weeks. This group allows staff to discuss in more detail challenges arising out of clients' specific issues.

During the course of the evaluation, one or more of the evaluators attended the Steering Committee meetings. Although an agenda was set for the meetings, sometimes discussions were diffuse and often issues did not seem to get resolved. For example, while the issue of loan forgiveness was discussed at many of the Steering Committee meetings, there was never a clear decision on this issue. From our observation, we felt that the Steering Committee could have benefited from stronger leadership and control from one person acting as a Chairperson. The loss of NIP's Executive Director in the fall of 1998 and the loss of other key people involved in the original proposal (such as the former Executive Director of Dixon Hall) may have affected the way in which the Steering Committee operated. As a result of this loss of leadership, front line workers acted as Co-Chairs of the Steering Committee.

The role of the major funder in this project, the City of Toronto was also never clearly defined. The staff person primarily acted as an advisor to staff and the Steering Committee; however, the major decisions were in the hands of the Steering Committee.

It would be helpful if the roles and the relationship between the Steering Committee and staff of the Pilot Project were more strongly delineated and if one person on the Steering Committee would act as the Chair. With expanded funding of the Rent Bank up to $200,000 and eventually up to $500,000, the City should have a clearer role in the project - particularly as it pertains to setting criteria and reporting and evaluating outcomes.

3.3 Monitoring and Reporting

Another issue is the need for improvements in the monitoring and reporting systems. While the Steering Committee was provided with updates on the status of the loan program, other than that they did not receive other reports or statistics. This meant that the Steering Committee was unaware of the problems that were being encountered - for example, that the policy regarding an upset of 70% of income spent on rent was not being followed consistently.

Also, during the course of this evaluation, the consultants needed to obtain information on clients and their loans from staff at the two main agencies. While the information was produced, it was difficult to obtain and basic information such as client numbers was not always clear. Staff had to go through their records and manually provide the information to the consultants. Also, there was a lack of consistency between how detailed the information was kept between the two agencies.

It was also difficult to obtain summary information on clients who were turned away from the program or who were not able to get a loan (because they were ineligible or funds were no longer available). Finally, we have been told verbally that many clients have been assisted even after the Pilot Project's funds had run out, but no data was provided on this. In the future, a clear information and monitoring system needs to be set up so that information can be more easily obtained on clients.

3.4 Agency Staff Time

As was stated in Section 2.1.9, many of the cases were quite complex - they often involved negotiating with the landlord, the Social Services Division, and Children's Aid.

As mentioned earlier in the report, the proposed budget for the pilot project estimated that "in kind" staff contributions (salaries and benefits) and office expenses would be $48,200 per year. In addition, $15,000 from the City of Toronto and the United Way would be allocated for administration, for a total staff and administration budget of $63,200 for the year.

The actual amount of staff time has been higher than originally budgeted amount of 1.3 full-time equivalent from four agencies. For example, two staff people spent closer to 4 days per week working on the project in the first three months (1.6 FTE) and there was a third person from Central Neighbourhood House who also spent some time on intake and referral. As well, in the fall of 1998 NIP's Executive Director was also working 0.5 days a week on the project (now, the intake person at NIP is also the Interim Director). Also, NIP had co-op students undertaking some initial screening and follow-up calls. The additional staff demands are due to the longer than expected time to complete client intake and follow-up. The above does not include City staff costs.

According to data provided to the evaluators by the Rent Bank Pilot Project, the actual budget for the staff time and administration of the program totalled $65,650 for just the first six months of the project ending March 31, 1999. (See Appendix 5) This exceeds the projected **full year** budget of $63,200.

As the Rent Bank funds were all lent out by mid-winter, staff contributions did moderate from the heavy fall and winter period. From early April to mid-June the two staff were putting in only one day a week each on the project. During this period staff followed up with some high-need clients and performed a variety of advocacy tasks for dozens of "new clients" who did not receive loans. Staff also had to explain the basics of the Rent Bank and make referrals to other agencies for callers who did not become clients.

In mid-June, due to advocacy work about the Shelter Fund and the Rent Bank Pilot Project beginning to take on new clients, the combined amount of staff time has increased to about 3.5 days a week.

There is currently no projected final full year budget for the Pilot Project as the changes to the program (re-imbursement of loan funds from the Shelter Fund, a private sector donation) have made the budget situation fluid.

Thus, in the first six months of operation, the cost of the Rent Bank services (including in-kind staff contributions etc.) was over $65,000 - 150% of the loan fund itself. While much of the administrative/staffing costs were due to the start-up nature of the project, as the Rent Bank Pilot Project continues, there must be careful consideration given to what are the administrative services such as client intake, loan processing and bookkeeping for the fund and what are the more general housing supports or other client advocacy services. More will be said of this in the "Recommendations" section of the report.

3.5 Communicating the Program

The Rent Bank Pilot Project was promoted in the fall of 1998 through an information sheet sent to Social service offices, legal clinics, community agencies, Children's Aid Society and the City's hostel intake system. In total, information was sent to 180 social service agencies and a presentation was given in the fall by Rent Bank staff to the City's Alternative Housing Committee. Members of the Steering Committee were beginning to undertake direct contact with landlords in January of 1999 in order to further promote the Pilot Project; however, that initiative was put on hold due to the lack of loan funds.

As a result of the promotional work, referrals from the Rent Bank came from legal clinics, Social Service offices, the Family Residence Intake, Housing Help Centres, Children's Aid Society workers, the Federation of Metro Tenants' Associations Eviction Hotline and other agencies and individuals. In addition, several references have come from a paralegal person working for a property management firm.

As a result of the promotion there was a high level of demand for the loans which resulted in all of the $40,000 being issued in the first four months of the one year project. When word got around that the Rent Bank funds had been used up, interest dropped and even when there was money back in the "pot", there were few new applicants.

4. Other Jurisdictions

4.1 Introduction

There are many jurisdictions in the United States where rent bank/eviction prevention programs are run by a wide range of community based organizations and government organizations. Such programs are more prevalent in the United States where homelessness has been a more acute problem for a longer period of time than in Canada resulting in senior levels of government being more supportive of prevention programs. The consultants were not aware of similar programs in Canada.

The following is a summary of the key points of the eight programs which exist in a selection of other jurisdictions including:[4]

- Community Emergency Service, Minneapolis, Minnesota
- Client Housing Assistance Program, Tulsa, Oklahoma
- Season of Sharing, San Francisco, California
- Rental Allowance Program, Maryland
- Homeless Intervention Program, Virginia
- Homeless Prevention Program, New Jersey
- Eviction Prevention Program, New Haven, Connecticut
- Rental Assistance Program, New York City

As is shown in the following discussion and on Table 7 below, most of these projects provide grants to eligible clients - only two provide loans that have to be repaid. Four of the programs depend primarily upon state funding; three on charitable and private corporate donations and one on City funds. Municipalities contribute funding in a few cases. In most cases, programs are delivered by community based or local government agencies.

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[4] This research was based on recent interviews conducted in May and June 1999 by the consultants plus previous research and reference material obtained through the preparation of a background report prepared by Linda Lapointe for the Mayor's Homelessness Action Task Force, Options for Eviction Prevention, November, 1998.

Table 7: Summary of Rent Bank Experience in Other Jurisdictions

Location	Sponsoring Agency	Non-Profit or Public Agency Delivering the Program	Eligibility	Assistance	Grant or Loan	Financing	Evaluation
Minneapolis, Minnesota	Community Emergency Service	Non-Profit Agencies	-private sector tenants in arrears -pay no more than 65-75% of income on rent	-no more than ½ of monthly rent for arrears - ½ of first month's rent for homeless	- grant	-private donations, church and federal funding	
Client Housing Assistance Program, Tulsa, Oklahoma	Tulsa Credit Counselling	Non-Profit Agencies	-homeowners in danger of foreclosure and tenants in danger of eviction; tenants cannot pay more than 50% of income on rent	-no more than one month's rent; or mortgage payment -all clients must take a credit counselling course	-loans must be repaid in less than 1 year	-one time grant from the United Way in 1997 and a further grant in 1998	-60% of loans fully re-paid and clients have retained their housing
San Francisco's Season of Sharing	San Francisco Chronicle raises the money in the community	Non-Profit Agencies	-low income (below $20,000) and pay no more than 80% on rent	-grant of up to $800 to pay for arrears or for security deposit	-grant	-funding from the Season of Sharing	-6,000 households have been assisted since 1986; -75% of households remain in housing 1 yr. after grant

Location	Sponsoring Agency	Non-Profit or Public Agency Delivering the Program	Eligibility	Assistance	Grant or Loan	Financing	Evaluation
Maryland's Rental Allowance Program	State	-local non-profit or local government agencies	-renters who are homeless or in critical housing need (eviction notice) -all household types are eligible; preferable not to be paying no more than 50% of income on housing	-financial assistance for up to 12 months; typically receive $200/month in a high cost area	-grant	-annual state budget of $1.8 million with an additional allocation of $500,000 in 1999	-no evaluation; about 1,400 households helped by the program across the State
Virginia	State	-local non-profit or local government agency	-renters in imminent danger of eviction; homeowners in danger of foreclosure or homeless who need assistance to move into permanent housing; temporary problem	-security deposit & up to 6 months of rental assistance; -tenants in arrears can receive up to 3 months in rental assistance -housing counselling and preparation of Self-Sufficiency Plan	-grant, but may be repaid if client wants to; local administrators may encourage it	-$4 million State program; grants range from $100,000 to $200,000	renters accounts for 87% of assistance; average assistance $1,660; limited follow-up

Location	Sponsoring Agency	Non-Profit or Public Agency Delivering the Program	Eligibility	Assistance	Grant or Loan	Financing	Evaluation
New Jersey Homeless Prevention Program	State	State staff County HPP offices	-owner or renter individuals or households facing homelessness due to short-term financial crisis -priorities established for eligibility; limited to those with 80% of median household income	-back arrears to prevent eviction (3 months, legal fees) -security deposits for housing; -relocation rent -mortgage or taxes to prevent foreclosure -information and referral; crisis case management and housing counselling	- grants if housing costs are more than 50% of household income; otherwise loan	- State funded with a budget of around $ - funds are allocated to counties	-65% retention after one year; help about 2,200 households a year at an average cost of $1,550 per household
New Haven, Connecticut Eviction Prevention	State	Non-Profit community-based agencies	-families with children; in imminent danger of eviction; no more than 60% of gross income on housing	-mediation services between tenant and landlord -grant of up to $1,000 for all or part of arrears	- grant	-State funding	-70% of families in New Haven area still in housing; 84% of cases resolved
New York	City	City and 5 local agencies	-families at risk of losing housing or who have just lost it	-rental assistance on a case by case basis; also help look for new housing	-grant	-City funds	-not known

4.2 Detailed Descriptions

4.2.1 Minneapolis, Minnesota

Background

Community Emergency Service is affiliated with Augusta Lutheran Church and it provides financial assistance to private sector tenants in rental arrears situations. This program provides $84,000 per year in financial assistance. The program's funds are raised through private donations, church donations and the federal government's Emergency Measures Assistance program. There are no state or local government financial contributions.

Households Eligible for the Program

1. Private sector tenants; must be in arrears.
2. Tenants must have a steady income and be paying no more than 65 - 75% of their income on rent (follows state social assistance rules with exact amount depending on whether utilities are included in rent).
3. Tenants must provide proof of income before being approved for a grant.
4. Most clients are in receipt of welfare although some have just lost their job or are suffering from illness.

Services Provided

The grant, equivalent to no more than one-half of the tenant's monthly rent, is used for paying rent arrears. The agency will give grants to homeless persons in the amount of half of the first month's rent to help secure housing. No other direct services are provided by the Community Emergency Service although they refer clients to other appropriate support service agencies.

Grants Versus Loans

Financial assistance is available through grants only. The assistance is available "once in a lifetime" per household.

Administration

Administrative costs are borne by the Community Emergency Service which makes policy decisions.

Monitoring and Evaluation

No statistics are kept on the number of clients who remain in their apartments over the long-term once the receive a grant.

Other program in Minneapolis: **Community Action of Minneapolis** is a community based agency which had a limited experience with a revolving loan program for low-income tenants. However; only four tenants were assisted before the program was closed. The agency did not want, and did not have the resources, to become "a full fledged collection agency."

4.2.2 Tulsa, Oklahoma

Background

The Client Housing Assistance Program has been operated by the Tulsa Credit Counselling Centre since 1987. The program was designed to prevent households from losing their homes through foreclosures or evictions.

The program received an $80,000 grant from the United Way in 1987, and a further $40,000 in 1998. There are no sources of government funding.

Households Eligible for the Program

1. Homeowners in danger of foreclosure and tenants in danger of eviction over rent arrears.
2. Clients must have a record of stable employment, and demonstrate that they have lived a long-time in their current apartment.
3. Clients must provide proof of address, proof of arrears, proof of income and the landlord's phone number.
4. Tenants are personally interviewed and the landlord is contacted by the Centre.
5. Tenants must demonstrate the ability to sustain the tenancy in the long-run; if a tenant pays more than 50% of income on rent, they are seen as unlikely to sustain their tenancy or repay loan.

Services Provided

The amount of money loaned is no more than one month's rent (or mortgage payment) and rent is paid directly to the landlord (or mortgage company). All clients must take a mandatory credit counselling course before receiving the loan but no other support services are provided. Tenants who do not qualify for loans are referred to the Salvation Army or other charitable organizations.

Grants Versus Loans

Loans are provided to both homeowners and tenants and must be repaid in less than a year (originally loans were repaid over a 36 month period but were found to be difficult and time-consuming to track). Loan payments must be made by money order or cashier's cheque in order to avoid personal cheques being NSF (not sufficient funds).

The Centre gives modest cash donations ($25 to $50) to low-income tenants who do not qualify for loans.

Administration

The Credit Counselling Centre absorbs the administrative costs from its own budget.
The Centre sets its the rules in terms of client eligibility and repayments.

Monitoring and Evaluation

From 1987 to 1998, the original grant of $80,000 helped 588 families (72% homeowners, 28% tenants) with $234,314 in loans. There was only $5,619 in the original loan fund left in 1998 when the United Way allocated another $40,000 in loan funds. The Centre sees the loan concept as successful since over 60% of the loans were fully re-paid and the clients have maintained their housing.

In the initial two years, the program was flooded with requests from social agencies and loans were approved for very low-income tenants, including those living in public housing and those receiving social assistance. The Centre found that generally, the low-income tenants were not able to repay their loans and therefore the Centre "tightened up" its eligibility criteria.

4.2.3 San Francisco's Season of Sharing

Background

The Season of Sharing program was founded in 1986 by the San Francisco Chronicle, the City's largest newspaper, to help low-income tenants with their housing needs. This program now raises funds from individual donations (over 30%), private corporations and foundations (almost 50%) as well as from state and federal governments (the remaining 20%). In 1999, $3.2 million were raised to be distributed throughout northern California. In the City of San Francisco $600,000 was to be allocated to households in need.

Financial assistance can be used to pay rent arrears and to provide a rent deposit to allow clients to move out of shelters.

Households Eligible for the Program

1. Applicants must have a low-income of below $20,000 annually, but each case is based on needs.
2. Applicants must have a steady income either from work, welfare or other government income program.
3. Applicants can spend no more than 80% of their income on rent.
4. Families with children, seniors and disabled are eligible, some single households may be eligible for federal government funds.
5. Applicants are only eligible for assistance once in a lifetime.
6. Applicants must provide proof of income, a signed lease, the address of where moving to (if applicable), a contact phone number for the landlord, and attend a personal interview.

Services Provided

Eligible applicants may receive a grant of up to $800 to pay for rent arrears or may use the grant for a security deposit when moving into an apartment. The grant is paid directly to the landlord. Some clients may be eligible for a small "critical need" grant which can cover moving expenses.

Other services provided by 70 different intake agencies will vary but generally agency staff talk to landlords about outstanding tenancy issues and negotiate with city staff about issues such as the amount of the clients' welfare benefit.

Due to high rents and low vacancy rates, the City is encouraging some clients to relocate further outside the city.

Grants Versus Loans

Rental assistance is provided in the form of a grant because of the difficulty low-income tenants in a high rent city like San Francisco have in repaying a loan.

Administration

The initial screening, intake and assistance recommendations are made by the local agencies. All recommendations are forwarded to a review board, which has representation from 8 - 10 agencies, for final approval. The review period takes about two weeks. The overall eligibility criteria are set by the Season of Sharing organization with the review board providing the policy details.

The City of San Francisco has a co-ordinator who works with the 70 intake agencies. The co-ordinator's costs are paid for by the City.

About 4 -5% of the Season of Sharing funding is used for administrative costs. The administrative costs of the intake agencies must be covered by their own budgets.

Monitoring and Evaluation

Follow-up studies have shown that 75% of households assisted by the grants remain in their housing one year after receiving assistance. As it is a one-time grant, the City keeps a complete database of all clients who have received assistance. Over 6,000 households have been helped by the program since 1986.

A major program review in 1996 indicated that 80% of the recipients were female and 75% of the households had children. Half of the recipients were working.

4.2.4 Maryland's Rental Allowance Program

Background

The State of Maryland's Rental Allowance Program is funded solely by the State to financially assist tenants remain in their apartments. The program, which began in 1986-87, now has an annual budget of $1.8 million.

Households Eligible for the Program

1. The program is open to renter households in critical housing need (i.e. have been served with an eviction notice) or homeless persons.. Households with children, couples and singles are all eligible.
2. There is no firm limit on the rent-to-income ratio but many of the local administrators of the program prefer tenants not to be paying more than 50% of their income on rent.
3. Any other federal or more cost-effective state program must be accessed first before using this program.

4. Applicants must provide proof of address, proof of income, personal identification for all household members.
5. Applicants have personal interviews, some have home visits.

Services Provided

Financial assistance is provided to help pay rent (including a security deposit equal to one month's payment) for up to 12 months (further extensions are possible) in order to allow tenants to "make a change and develop a plan of action" as to how they will be able to remain in their housing. Some of the local administrators will take a strong case management approach with their clients while other administrators take a more "laissez faire" approach. The amount of grant is determined by how high rents are in that region of the state. Typically a one or two person family will receive assistance of $200 per month in a high cost region. Other support services will vary depending on the local administrative agency, although no other support services are funded by this program.

Grants Versus Loans

The financial assistance is a grant to the clients.

Administration

Maryland's Department of Housing and Community Development flows the money for the program. The overall budget includes covering the costs of administration. The local administration is carried out by local non-profit or government agencies.

The State allocates the money to the local agencies, sets program regulations, and signs the grant agreement with the client. The local administrator performs intake and may provide referrals to other agencies for clients with multiple needs.

Monitoring and Evaluation

Due to modest local administration, there has been no thorough monitoring or evaluation of the program. Most of the clients of the program receive social assistance.

Across the state, 1,400 households are helped by this program. It is seen to play an important role in preventing homelessness and is part of the state's overall housing strategy.

4.2.5 Virginia Homeless Intervention Program

Background

The State of Virginia Homeless Intervention Program (HIP) is a State-funded program that is part of the State Housing Assistance Resources Program (SHARE). HIP has three goals:

1. to prevent households from losing their homes through evictions and foreclosures;
2. to assist homeless persons in securing permanent housing; and,
3. to ensure that persons who receive assistance become self-sufficient.

The Program began as a demonstration project in July 1989 with a $1 million State allocation and has expanded to a $4 million annual budget. The project is administered by the Department of Housing and Community Development through 23 local and non-profit agencies serving counties and cities across the State. Grants range from $100,000 to $200,000.

Households Eligible for the Program

1. Renters who are in imminent danger of eviction; homeowners who are in danger of foreclosure; and homeless persons who need a security deposit and rental assistance to move into permanent housing are eligible. Verifiable proof of the imminent danger must be provided.
2. Applicants must be in a temporary financial crisis due to unavoidable circumstances such as illness, accident, job layoff, etc. The financial crisis is not a chronic problem and the applicant was self-sufficient prior to the crisis and can become self-sufficient again.
3. The household's income cannot exceed 80% of the area median income, their resources cannot exceed the amount needed to pay basic living expenses and they must not be eligible for any other housing assistance program.

Services Provided

- Eligible applicants may receive a security deposit to help them obtain permanent housing and up to six months of rental assistance. Tenants who are behind in their rent, may receive up to three months in rental assistance for arrears. Rent payments cannot exceed 100% of the Fair Market Rent for the area and security deposits cannot exceed 150% of the FMR. All payments are made to vendors such as landlords.
- Eligible homeowners may receive up to three months of mortgage payments in arrears and up to six months in the future. Mortgage payments are in the form of zero percent interest loans secured by a lien on the property. Mortgage payments cannot exceed 150% of the Fair Market Rent and are paid to the lending institution.
- The Program provides housing counselling by trained counsellors to all eligible applicants. The Housing Counsellor and the applicant jointly determine the needs of the household as well as time frames of a Self-Sufficiency plan which is tied to the financial assistance that is received. Recipients who do not comply with their Self-Sufficiency plans are terminated from the program.
- Other services that are provided either directly or through referral include: landlord/tenant mediation, financial management, counselling, employment training or education and family therapy.

Grants Versus Loans

Rental assistance is provided in the form of a grant, but may be repaid if the HIP clients wants to do so. Local Administrators may encourage the repayment of rental assistance but may not require it.

Administration

The program is administered by a State organization. Local agencies are selected on the basis of a call for proposals. While agencies have considerable discretion in how they administer the program, the selection process sets out certain requirements for agency selection. Documentation of cases is required including baseline data and quarterly reports.

Monitoring and Evaluation
The program is monitored on a regular basis both through formal program evaluations and ongoing review of data from agencies. Applicants agree to participate in a research project evaluating the effects of the assistance.

In 1997, rental assistance accounted for 87% of all assistance and mortgage assistance accounted for 13%. The average amount for assistance per family was $1,660. During that year, assistance was provided to 2,031 households with 5,151 persons. The average rent was $290 and the average monthly mortgage payment was $238. Some areas of course, had higher than average rents - but way below the City of Toronto's rent levels. These lower rents also enable the State to provide for fairly generous assistance packages.

4.2.6 New Jersey Homelessness Prevention Program

Background
New Jersey's Homelessness Prevention Program (HPP) was created in 1984 in response to rising levels of homelessness and evictions. The Program is provided on a state-wide basis and provides emergency financial assistance to residents who are at risk of becoming homeless through eviction or foreclosures. The State of New Jersey has some of the highest housing costs in the country although there is considerable variation across the State with rents in the south being two-thirds to one half of those in the north end of the State.

The HPP has several objectives:
- to prevent homelessness of households facing eviction or foreclosure;
- to establish less costly shelter alternatives to emergency hotel/motel placements;
- to help stabilize at risk households through short term assistance; and,
- to seek long term solutions to homelessness.

Households Eligible for the Program
The program is open to both owner or renter individuals or households facing homelessness due to a short-term financial crisis that has left them temporarily unable to meet their housing costs. The following verifiable causes for inability to pay housing costs are accepted: loss of employment, medical disability or emergency, loss or delay in receipt of other benefits, natural or man-made disaster, substantial and permanent change in household composition and any other condition which constitutes a severe hardship in the opinion of staff.

In order to ensure that those who are most in need of assistance are able to receive it, the State has established a set of criteria such that the most vulnerable receive assistance first. Priorities are:
1. disabled or handicapped
2. households with a person who is at least 62 years of age

3. victims of domestic violence
4. households with children who have broken up or face imminent breakup due to homelessness
5. single parent households
6. other households with children
7. all other households.

Preference will be given to households already in sustainable housing.

Assistance is limited to households who have a household income of 80% or less of median income for their county.

It is important to note that HPP assistance is a program of last resort If the tenant is eligible for other assistance under another program, they must indicate that they have been rejected by that program. HPP does not provide aid to applicants who have a housing subsidy.

Services Provided

Financial assistance is provided for the following:

- back arrears to prevent eviction (maximum of three months arrears plus any court fees, legal fees or other late fees);
- security deposits for permanent housing (can be a maximum of six months rent);
- relocation rent; and,
- mortgages or taxes to avoid foreclosure by a lending institution or a municipality.

Staff also provide information and referral, crisis case management and housing counselling services as needed.

Grants Versus Loans

Grants will be given if housing costs are more than 50% of household income. Otherwise assistance will be in the form of a loan. Most assistance goes towards renter households, and the vast majority are single parents with children.

Administration

The HPP is a state-wide program funded by the State government. The program is administered by the Division of Housing and Development in the Department of Community Affairs. In the early 1990's the program had a budget of $4.8 million. Funds are allocated to counties so that there is equal access across the State.

HPP is centrally administered by a co-ordinator who develops policies, manuals, forms and keeps track of statistics. There are field offices in 21 counties which are usually provided in conjunction with other housing-programs. The local representative staff of the Program staff the County HPP Offices where they take calls, set up and conduct intake meetings, verify documentation, perform any follow-up and provide the loans and grants to the property owners.

Monitoring and Evaluation

The program currently helps about 2,200 households a year at an average cost of $1,550 per household. HPP does not have time to undertake formal evaluations although according to the

Program Co-ordinator, one field representative called back landlords after one year and found about 65% of clients had retained their of housing.

4.2.7 New Haven, Connecticut, Eviction Prevention Program

Background
In 1990, the Connecticut Department of Social Services implemented a state-wide Eviction Prevention Program which combined mediation services to landlords and low-income families where an eviction was imminent with a Rent Bank program. The Program works in partnership with 13 other community-based agencies throughout the State. The goal of the program is to prevent homelessness due to evictions and to reduce the cost of housing homeless families in expensive motels. Community Mediation Inc., a non-profit community-based mediation service agency, operates the Eviction Prevent Program and Rent Bank in the New Haven area.

Households Eligible for the Program
The Rent Bank Program is primarily targeted to lower income families households with children including those on social assistance; mediation services are provided to a broader range of households. To be eligible for the Rent Bank, evidence of imminent danger of eviction due to non-payment of rent must be provided along with proof that the housing is habitable, permanent and affordable. To be eligible, family incomes should not exceed 60% of the state median income. A family must document the existence of a severe hardship that is not likely to recur, and that the monthly rent or mortgage does not exceed 60% of the family's gross income.

Services Provided
Mediation Services - if the tenant is eligible, the housing co-ordinator calls up the landlord, most of whom agree to meet with the housing co-ordinator and the tenant. The housing co-ordinator acts as a mediator and a meeting provides an opportunity for each side to learn about the other. For example, the tenant may explain why they got behind in their rent and then the landlord has a chance to explain things from his/her point of view. Through the mediation, an agreement is worked out regarding rent payment and/or arrears payment. Sometimes, the agreement also includes repairs that the landlord needs to make. In addition, to the mediated settlement, households are eligible for a grant to assist them with their arrears. The grant is held back until two months have passed after the settlement was reached and the tenant has been paying their rent regularly.

The New Haven, Connecticut Rent Bank also operates a Security Deposit program.

Grants Versus Loans
The program operates on the basis of a grant of up to $1,000 for a part or all of arrears. The grant is not paid to the landlord until the tenant has been paying their rent for the next two months and rent arrears on an agreed upon schedule. All families have to contribute an amount towards their rent or mortgage arrears, the amount is based on individual circumstances. (They tried to operate a loan program but could not get it off the ground.)

Administration
The program is administered by local agencies who receive funding for mediation and the rent bank.

Monitoring and Evaluation
Post-mediation follow-up takes place periodically after an agreement has been reached. After one year, it was found that 70% of families in the New Haven area were still in their housing. In 1996, 84% of the housing cases in New Haven (257 cases out of 306) were resolved through settlements mediated by staff. The average rent bank payment resulting from these mediations was $650 (compared to the cost of sheltering a family of three in Connecticut emergency housing for 60 days at $2,520). In its 1996 Annual Report, Community Mediations estimated that the State saved $13 million over the last five years.

4.2.8 New York City

Background
New York City operates an Eviction Prevention Program with three components:
- Diversion Teams
- Housing Court Workers
- Rental Assistance Program.

In addition to City agencies, several community agencies also deliver the program.

Households Eligible for the Program
The focus of the program is on families at risk of losing their housing or those who have just lost their housing.

Services Provided
Each of the City's 31 income support centres has case workers whose job is to prevent homelessness and to "divert" families from the emergency shelter system where it costs $3,000 per month to accommodate a family. Eviction prevention has a high priority and staff will try at all costs to avoid evictions. The housing workers make a recommendation for each family on a case by case basis to determine whether they have a social problem that needs to be addressed, whether they should get assistance with arrears or whether they need new housing.

The Rental Assistance Program is delivered by the central office of the income support division.

Housing Court workers in each of the five boroughs try to work out arrangements regarding arrears and will put together rent arrears package using assistance from family, friends, charitable organizations and the City.

Grants Versus Loans
The financial assistance is in the form of an emergency grant.

Administration

The administration of the Rental Assistance Program is through the City's income support system. It is operated by City staff and community agencies in field offices. Cheques are issued out of the City's Central Office.

Monitoring and Evaluation

Not available.

5. ADMINISTRATIVE AND FINANCING OPTIONS

This section outlines the various administrative and financing options that need to be considered by the City and other stakeholders in designing the expanded rent bank functions. A number of these aspects are related and as much as possible are discussed under one topic. The major topics include:

1. Type of Assistance Provided - loan versus grant or a combination of the two;
2. Type of Fund - revolving fund, annual "top up" or significant annual allocation;
3. Criteria for Tenant Selection - income, household type and other criteria for clients who are eligible for the Rent Bank;
4. Services Provided - **other than** the loan and/or grant, other services that may be provided;
5. Source of Funding - government funding and/or private sector funding; and,
6. Organizational Structure - role of the City, role of central administrative agency and service providers, monitoring and reporting.

5.1 Type of Financial Assistance Provided

There are basically three types of financial assistance that can be provided:

Option A: a loan with a set repayment amount and a repayment period
Option B: a loan with a forgivable grant **portion**
Option C: an outright grant.

In the United States rent banks operate on the basis of a grant program, loans that are forgiveable under certain conditions and straight loan programs. Most programs in the United States operate on the basis of grants; however, many of them receive some or all of their funding from a senior level of government. The recent Shelter Fund that has been set up by the City of Toronto will provide assistance in the form of a grant to households with arrears who are on or eligible for social assistance.

5.1.1 Option A: Loans

The Rent Bank Pilot Project was initially envisioned as a repayable loan program.

Pros

- more money is available to lend out to other tenants who need assistance;
- helps to promote self-sufficiency; and,
- landlords favour this type of program

Cons

- requires administrative effort to obtain and monitor repayments;
- tighter screening for ability to repay loan will likely exclude some of the poorest low-income households;
- tenants may encounter further financial problems and cannot pay back loans.

5.1.2 Option B: Grant Only

A grant program could provide one time assistance for vulnerable tenants facing eviction.

Pros

- simple to administer as there is no need to track and request loan repayments;
- will help the most vulnerable clients who may have difficulty paying back a loan.

Cons

- would have to be narrowly targeted to most vulnerable tenants, otherwise, would subsidize tenants who only have a short term emergency;
- is an income maintenance program which would more properly be funded by senior levels of government;
- does not require tenants to take the same level of responsibility for their own finances as a loan program;
- will require a higher level of funding than a loan program;
- may duplicate assistance provided through social assistance programs and the recently established Shelter Fund.

5.1.3 Option C: Loan and Grant Program

Under this option, tenants would be provided loans which would be forgiveable under specified conditions.

Pros

- flexibility deals with situations where tenants cannot pay back their loan;
- recognizes the reality of the low-income situation of many tenants;

Cons

- less money is available if loans are not repaid, therefore will result in either a higher level of government funding or less loans available;
- if clients know loans can be forgiven, they may be less likely to repay their loans.

Recommendation 1

The City of Toronto should fund a Rent Bank that is primarily for loans to tenants in one time emergency situations. However, criteria need to be developed to recognize that under exceptional circumstances, these loans or a portion thereof, may need to be forgiven.

5.2 Type of Fund

There are three main types of funds

Option A:	Revolving Loan Fund
Option B:	Annual "top up"
Option C:	Significant Annual Allocation

5.2.1 Option A: Revolving Fund

Under this option the fund would be mostly self-sustaining once the initial full funding, for example $500,000 as recommended by the Mayor's Task Force on Homelessness, was allocated to the fund. The program would be based on loan repayments and it is anticipated that there would be revenue "lost" from the fund.

Pros

- is not an ongoing annual significant expenditure by the City.

Cons

- to keep the fund self-sustaining, the Rent Bank would have to be clearly targeted to tenants who are able to repay loans, thus possibly excluding some of lowest income households facing eviction;
- until significant amounts of money were repaid, or funds obtained elsewhere, the amount of money available for loans would gradually diminish and the number of loans would decline.

5.2.2 Option B: Annual "Top Up"

This option follows from a recognition that some defaults will occur and that forgiveness of loans are warranted under certain circumstances.

Pros

- allows some flexibility in providing financial assistance to those clients facing eviction who may need a longer period of time to repay the loan or who may need partial loan forgiveness for a variety of reasons;

Cons

- would result in a larger annual expenditure by City Council than a revolving loan fund.

5.2.3 Option C: Major Annual allocation

Under this option, the Rent Bank would be primarily a grant program which would not be repaid and therefore, would require a significant annual allocation of up to $500,000

Pros

- reduces administrative complexity as no tracking of loan repayments;
- allows Rent Bank to assist lowest income households facing eviction as there is no need for repayment.

Cons

- significant annual expenditure by City;
- duplicates Shelter Fund which was set up to help those on social assistance who are in arrears in their rental payments.

Recommendation 2

The City should adopt an annual "top up" approach for the Rent Bank. The actual amount of annual allocation will have to be determined through on-going monitoring of the expanded Rent Bank program and how much funding is repaid under the new program and eligibility criteria as discussed below.

Recommendation 3

The amount of funding in the Rent Bank loan fund (i.e., available for loans on an annual basis, excluding administration) needs to be revisited following a year of implementation of the expanded Rent Bank and given the existence of the new City of Toronto Shelter Fund.

Recommendation 4
The City should continue to work on the issue of financial assistance programs for low-income households who cannot repay a loan, and who do not qualify for the Shelter Fund. This gap needs to be addressed.

5.3 Selection Criteria/Targeting

Criteria for Tenant Selection - income, household type and other criteria for clients who are eligible for the Rent Bank are discussed below.

5.3.1 Income

Short-term Financial Emergency Versus Chronic Financial Need

A major income criteria issue in the Rent Bank is that of short-term financial emergency as opposed to ongoing "chronic" financial need.

Option A: short-term financial emergency
Option B: ongoing financial need

Option A: Short-term Financial Emergency

Clients would be selected on the basis that their arrears situation is the result of a short-term difficulty such as illness or temporary lay-off etc. The client would clearly have to demonstrate the ability, through planning a personal budget, to repay the loan before acceptance by the Rent Bank.

Pros
- increases likelihood that loan will be repaid and fund will be self-sustaining;
- has clear criteria which focuses on household budgeting even before approval for a loan.

Cons
- leaves out tenants facing economic eviction due to not having enough income to pay the rent on an ongoing basis and who do not qualify for the Shelter Fund.

Option B: Ongoing Financial Need

The primary focus for the Rent Bank would be to prevent evictions, regardless of the clients' ability to repay a loan.

Pros
- provides some financial assistance for low-income households who may be faced with eviction/homelessness unless there is immediate financial help.

Cons

- although immediate eviction may be prevented, the Rent Bank assistance will not deal with the challenges faced by a household with an ongoing financial need and ,therefore, another potential eviction may occur in the following few months.

Recommendation 5

The Rent Bank program should be targeted to those households facing a short-term financial need caused by sudden loss of income, health problems, accident or other reason and who can demonstrate the ability to repay the loan.

5.3.2 Rent-to-income Ratio

The other major income criteria issue has been that of rent-to-income ratios.

Option A: establish maximum rent-to-income ratios
Option B: approve clients based on ability to repay loan

Option A: Establish Maximum Rent-to-Income Ratio

Under this option an actual figure, e.g., a client can be paying no more than 60% of their income on rent in order to be accepted as a client, is adopted by the Rent Bank as an eligibility criteria.

Pros

- is a measure that can be used to indicate whether or not it will be difficult for some tenants to repay the loan, or even be able to continue to make their rental payments.

Cons

- is sometimes not a true indicator of ability to repay;
- may be high at a particular point in time, e.g., when waiting for income of some type and not reflective of ongoing income;
- measurement is vulnerable to challenge under Human Rights legislation.

Option B: Ability to Repay Loan

Under this option, the Rent Bank intake worker fully assesses the financial situation of the potential client, including looking at rental history and the budget of the tenant (both expenses and income) before accepting the tenant as a client.

Pros

- allows Rent Bank staff to assess the ability of clients to repay a loan;
- focuses clients on personal budgeting issues even before acceptance into program.

Cons

- may make consistent criteria for acceptance more difficult to achieve.

Recommendation 6

Criteria for selecting eligible tenants for the Rent Bank program should include the ability to repay the loan based on a budgeting approach.

Recommendation 7

As no concerns in the Pilot Project were raised about the need to set a maximum income for clients and, given the nature of the organizations which refer potential clients to the Rent Bank, (legal clinics, social assistance offices, etc.), it is not recommended that a maximum income limit be set at this time, although the issue may be revisited in the future if concerns are raised.

5.3.3 Household Composition

The criteria of the Rent Bank pilot project currently restricts eligible clients to single women with children. The issue is whether or not to open up the criteria regarding household composition.

Option A: Limit assistance to single women with children
Option B: Remove all restrictions based on household composition.

Option A: Limit Assistance To Single Women with Children

Under this option, the current criteria of the Rent Bank Pilot Project are retained.

Pros

- more difficult to find larger rental housing needed by households with children;
- supports a children's agenda;
- Mayor's Action Task Force on Homelessness identified families as a fast growing segment of homeless population;
- cost of households with children in shelters/hostels is relatively higher than single households

Cons

- limits Rent Bank access to other needy households

Option B: Remove all Restrictions Based on Household Composition

Under this option, there are no eligibility criteria regarding household composition and assistance is available to all households in need of eviction prevention assistance.

Pros

- treats all households in need of housing assistance equally;
- Mayor's Action Task Force on Homelessness identified single youth as a fast growing segment of homeless population.

Cons

- will result in limited amount of funds spread around a larger number of households in need.

Recommendation 8:
Restrictions on Rent Bank clients' household composition should be removed. This does not preclude awarding higher priority to families with children at risk of eviction in order to meet other goals regarding housing and children.

5.3.4 Social Assistance Recipients

The creation of a $6 million per year Shelter Fund to help households eligible for social assistance to avoid eviction/ and or retain housing opens up a major new program for potential clients of the Rent Bank. The issue then, is whether or not social assistance recipients should be eligible for the Rent Bank program.

Option A: Limit Rent Bank access to those who are not eligible for Shelter Fund
Option B: Allow those who qualify for Shelter Fund to access Rent Bank

Option A: Limit Rent Bank to Those Ineligible for Shelter Fund

With initial Rent Bank contact, all potential clients who could receive assistance from the Shelter Fund would be referred to the appropriate social services office.

Pros

- gives low-income tenant households who cannot access larger Shelter Fund grant, more opportunity to receive assistance.

Cons

- may lose valuable time if tenants who are about to be evicted must go the Shelter Fund.

Option B: Allow Those who Qualify for the Shelter Fund to Access the Rent Bank
This would allow tenants who may be eligible for the Shelter Fund, or who may have even already received assistance from the Shelter Fund, to also access the Rent Bank.

Pros

- keeps further options available for those who may need more financial support than Shelter Fund can offer.

Cons

- would result in fixed amount of funds spread around a larger number of households in need.

Recommendation 9:
The Rent Bank program should be made available only to those households not eligible for the Shelter Fund. This approach would follow the pattern of many other jurisdictions which require other assistance programs to be used first before being considered by the Rent Bank. In an emergency, Rent Bank funds could be lent out but then be reimbursed by the Shelter Fund.

5.3.5 Social Housing Tenants

The Rent Bank Pilot Project has grappled with the issue of whether or not social housing tenants should be eligible as they are already receiving "assistance with their housing payments" by living in social housing.

Option A: no access to Rent Bank for social housing residents
Option B: access to Rent Bank only for "market housing" residents of social housing.
Option C: all social housing residents should be eligible to access the Rent Bank

Option A: No Access for Social Housing Residents

Any tenant living in social housing would not be eligible to apply for Rent Bank assistance.

Pros

- more money would be available to loan to tenants who have not had the "benefit" of low cost social housing rents;
- more money would be available to lend out to tenants who need Rent Bank assistance.

Cons

- excluding social housing tenants could mean missed opportunities to prevent evictions/possible homelessness of current social housing tenants

Option B: Access to Rent Bank for Market Rent Social Housing Tenants

A significant portion of social housing tenants pay "market rents" and their rent is not geared to their income.

Pros

- could prevent evictions/homelessness for these tenants;
- market tenants have not had "deep subsidy" of rent geared to income tenants and ,therefore, are just as vulnerable as private sector tenants to financial challenges which may lead to evictions.

Cons

- less money is available to lend to other tenants.

Option C: All Social Housing Residents Are Eligible to Access the Rent Bank

Under this option both market rent and r.g.i. tenants would be eligible.

Pros

- could prevent evictions/homelessness for social housing tenants;
- equal treatment for all tenants to potentially receive assistance of a government program.

Cons

- could be criticized as receiving two forms of government financial assistance at the same time;
- less money available for those tenants who have received no other government assistance for their housing.

Recommendation 10:
As the Rent Bank funds are limited and assistance will only be available to approximately 200 to 500 households (as the Rent Bank Program increases in size), it is recommended that the Rent Bank focus on tenants renting in the private market or paying market rent in social housing. Only, in an extreme emergency where all other avenues have been explored should an exception be made to this rule and assistance provided to rent-geared-to-income tenants.

5.4 Services Provided

Staff of the Rent Bank pilot project have offered a wide variety of services and supports for clients including negotiations with the landlord, advocating to government agencies, budgeting, referrals to foodbanks, and representation at the Ontario Rental Housing Tribunal. The budget for the expanded Rent Bank must consider which services it will fund.

Option A: Rent Bank only offers minimal services
Option B: Rent Bank offers full range of services
Option C: Integration of Rent Bank services with existing housing service organizations

5.4.1 Option A: Limited Services

This option would have the administrative budget of the Rent Bank cover only the services of intake and approving the loan, follow-up with regards to loan repayment, mandatory personal budgeting, negotiations with the landlord, liaison with other agencies such as U.I.C., referrals to appropriate agencies and minimal counselling.

Pros

- limits the administrative costs of the Rent Bank;
- provides a sharper focus (and therefore increased specialization and skills) for the operations of the Rent Bank.

Cons

- doesn't take into account the "whole" needs of the client;
- could mean less co-ordination between activities of the Rent Bank and other related housing service agencies.

5.4.2 Option B: Full Range of Services

This option would see the Rent Bank additionally provide services of advocacy with government agencies, assistance in finding different, more affordable housing, mediation, more in-depth skills development.

Pros

- provides one stop shopping for all of clients needs

Cons

- would result in significantly higher proportion of Rent Bank budget being spent on staff support/administration;
- may result in Rent Bank providing services which duplicate housing services already provided by other agencies and organizations.

5.4.3 Option C: Integration of Rent Bank with Existing Housing Service Organizations

This option would keep the budget of the Rent Bank restricted to the primary functions described in Option A but would have the delivery of the some related service carried out by organizations which already provide a variety of housing support services.

Pros

- keeps the staff/administration budget of the Rent Bank limited to the cost of its core services;
- allows clients to access other housing support services at the same location;
- potential for strong co-ordination by linking Rent Bank to well-established existing agencies.

Cons

- clients may have to deal with more than one person and continuity may lost.

Recommendation 11

The Rent Bank Services should be integrated with existing housing service organizations as it allows "one stop" shopping for clients while keeping the staff costs associated with the Rent Bank to a minimum. Rent Bank staff should provide the following services: intake and approval of loans, assistance with personal budgeting, negotiations with landlords, liaison with other relevant agencies, information and referrals and follow-up with regards to loan repayment. Other housing services should be provided by Housing Help staff, Legal Aid clinics or mediation services such as those provided by St. Stephen's Community House.

5.5 Sources of Funding

Funding for the Rent Bank can come from either the public or private sectors. Funding will be needed to cover the loan fund, the annual cost of administration of the fund plus an amount each year to cover defaults/forgiveness.

Option A: All funds come from public agencies
Option B: Funding come from a mixture of public and private sources
Option C: All funds come from private sector

5.5.1 Option A: All Funding From Public Agencies

The Rent Bank will rely only on government funding.

Pros
- gives recognition by government that preventing homelessness is a priority.

Cons
- higher cost to government budget;
- puts the Rent Bank on total dependence of uncertain government funds each year.

5.5.2 Option B: Funding From a Public and Private Sources

While the City government will provide a base of funding, the private sector (individual, charitable, non-profit and for-profit companies) will donate a portion of the loan fund.

Pros
- lessens dependence on one source (government) for funds;
- private sector has begun to show it is interested in the Rent Bank.

Cons
- some uncertainty as to how much can be raised from private sector;
- will require some use of the administrative resources of the Rent Bank for fundraising.

5.5.3 Option C: All Funding From Private Sector

The Rent Bank would concentrate on raising funds privately for its loan fund and operations.

Pros

- will not require government funds to operate Rent Bank.

Cons

- uncertain amount of private fundraising will result in uncertain amount of funds to loan out;
- will likely result in less than the $500,000 in loan funds that the mayor's task force on homeless recommended;
- would require significant resources of the Rent Bank to concentrate on fundraising;
- gives appearance of lack of government commitment to preventing homelessness.

There have been successful examples of private fundraising for eviction prevention programs in the United States, especially in the City of San Francisco. There is also heightened awareness of the homelessness issues in Toronto and organizations (private sector and non-profit) who are looking to support approaches which are more than "just handing out sleeping bags." The Rent Bank Pilot Project has already been successful in raising $10,000 in private donations for the purpose of additional Rent Bank loans.

Recommendation 12

The Rent Bank should primarily depend upon government funding with some private sector donations. A goal of 20% private sector funding (therefore raising $100,000) for a $500,000 loan fund is reasonable.

5.6 Organizational Structure

There are many different ways in which a Rent Bank function can be administered and delivered. For the purposes of this discussion we have outlined three of these options.

- Option A: Centralized Delivery of Rent Bank Services
- Option B: Centralized Administration/Decentralized Delivery of Services
- Option C: Completely Decentralized Delivery of Services

5.6.1 Option A: Centralized Structure

One office provides Rent Bank services to all potential clients in the City of Toronto.

Pros
- ensures greater consistency in decision-making;
- less administrative costs because there is no need to co-ordinate between decentralized offices.

Cons
- less knowledge of local housing support services in various neighbourhoods across the City;
- clients will have further distances to travel to access Rent Bank.

5.6.2 Option B: Centralized Administration/Decentralized Delivery of Services

A number of local or satellite offices of the Rent Bank are established to serve different areas across the City. Local community agencies selected for this task should already be well connected to other agencies in dealing with the housing needs of people in the community. Ideally, they should have a working relationship with the legal clinics and other support service agencies in the community. The local office should also have access to housing registry information in order to connect potential clients in search of more affordable rental housing.

These offices would be co-ordinated through a central administrator.

Pros
- physically more accessible to clients;
- allows a better understanding of other local support services available in local areas.

Cons
- higher administrative costs to co-ordinate local offices;
- may have less consistency in how clients are served.

5.6.3 Option C: Completely Decentralized Services

The Rent Bank would be administered through a number of different local agencies each with their own allocation of money.

Pros:
- money not required to fund a central, co-ordinating agency

Cons:

- lack of consistency in how Rent Bank loans delivered could occur;
- different standards of delivery across the City would likely result which may not be equitable.

Recommendation 13
A decentralized Rent Bank structure should be established with some centralized functions to establish consistent policies and local satellite offices to provide personal contact and services for the client.

Recommendation 14
The Central Rent Bank agency should be responsible for:

- final approval of the loan to all clients;
- issuing the clients' cheque to the satellite office in a timely manner;
- tracking and follow-up on loan repayments with clients;
- designing and producing (with input from the satellite offices and other key agencies) the intake forms and budgeting forms for use in local offices;
- publicizing the activities of the Rent Bank;
- training satellite staff re criteria and budgeting;
- keeping statistics about the clients of the Rent Bank and their loan repayments; and,
- organizing the meetings of the Rent Bank Steering Committee.

The tasks of finalizing criteria, procedures and forms should be undertaken by the central agency to ensure consistency prior to the expanded Rent Bank opening its doors in the late fall of 1999.

Recommendation 15
Local satellite offices of the Rent Bank should be responsible for:

- client screening and intake;
- undertaking budgeting exercises with clients;
- assessing whether it is beneficial to try and keep the existing apartment or try to find new affordable accommodation;
- referrals to other agencies which provide support services;
- follow up with clients on their housing needs; and,
- training their staff on housing registry, eviction procedures and availability of other support services in the community.

5.7 Role of Public and Non-Profit Agencies in the Delivery of Services

In some of the jurisdictions that were reviewed, the Rent Bank program was delivered by a state or municipal agency while in others the program was delivered by community based, non-profit agencies. In the following discussion, we discuss the potential roles for the City of Toronto and community-based non-profit agencies.

Option A: The City as designer, administrator and deliverer of the Rent Bank Program
Option B: The City as Central agency only and monitor of satellite community offices.
Option C: The City as monitor of the service and both central and satellite offices as the main service providers.

5.7.1 Option A: City's as Rent Bank Service Operator

Pros

- the City can retain tight control over the finances and allocation of the Rent Bank's scarce resources;
- the City can integrate the Rent Bank Program with its other social assistance programs and Shelter Fund.

Cons

- administrative burden on the City;
- Rent Bank services need to be integrated with other community-based services such as negotiation with landlords, housing search assistance, etc.
- likely to be more bureaucratic than if run by community-based organization closer to needs of community.

5.7.2 Option B: The City as the Central Agency

Under this option, the City would be the Rent Bank central agency with local community agencies providing satellite office.

Pros

- City would ensure that policies are consistent across the City;
- City would retain financial control over public funds.

Cons

- administrative burden on limited City staff.

5.7.3 Option C: The City Monitors Central and Satellite Rent Bank Agencies

Under this option, the City would contract with other community based agencies to manage and deliver the Rent Bank program but would monitor the program to ensure that its goals are met and that public funds are spent wisely.

Pros

- ensures public control over public funding with least amount of administrative burden on the City;
- option preferred by City staff.

Cons

- potential risk if Central agency does not administer fund properly.

Recommendation 16
The City of Toronto should remain as the monitoring agency that ensures that public funds are spent in accordance with Council's directions while the administration and delivery of Rent Bank services should be in the hands of community-based agencies. This means that monthly and quarterly reports are provided to the City on loans and repayments and on characteristics of clients.

5.8 Composition and Role of the Steering Committee

Since the Rent Bank is still an emerging program, there are a number of issues that will require consultation between the central administration agency, satellite offices, City staff, landlord representatives and other community agencies. As City Council has allocated $200,000 for the Rent Bank in 1999, and in order to meet the timeline of getting the expanded Rent Bank operating by late 1999, there is considerable work that needs to be done on preparing procedures, specifying criteria and designing forms for use by early fall of 1999.

In order to better reflect the needs of tenants and landlords involved in the Rent Bank program, it is recommended that individuals representing these groups be involved in the Steering Committee.

Recommendation 17
As early as possible a Steering Committee be formed of the central administrator, representatives of satellite offices, key community agencies that work on eviction prevention/housing needs issues, landlord representatives, and former clients of the Rent Bank. A work plan should be developed by the lead agency in conjunction with the Steering Committee as one of the first priorities in the fall of 1999.

5.9 Monitoring and Evaluation

As the Rent Bank expands, a method of monitoring and evaluating the successes and challenges of the program should be put in place. This monitoring approach will require easily accessible data on clients, their loans, repayments and the outcomes of the intervention at various points in time. Participation in research in the program should be a requirement of obtaining a loan as without this type of feedback, it is difficult to measure the effectiveness of the program.

Recommendation 18
In the fall of 1999, before the expanded Rent Bank is fully operating, an analysis should be done of what data needs to be collected at the time of client intake in order to more effectively monitor and evaluate the program. Specifically the central administrator should collect data on clients:

- income levels
- sources of income
- rent being paid
- reason assistance is required
- amount of loan
- rate of loans being repaid
- success in stabilizing housing situation.

Recommendation 19
An evaluator should be retained at the outset of the program to provide advice on data that should be collected and accessed and on designing the evaluation of the program. The evaluation should take place over the first twelve month period of the program and an interim report should be available in time for the City to decide on the 2000 allocation.

5.10 Other Issues

5.10.1 Use of Loans

Under the current Rent Bank Pilot Project, loans are only to be used for paying outstanding arrears. In many other jurisdictions, Rent Bank loans may also be used for last month's rent deposit to assist a tenant secure a more affordable apartment, outstanding utility bills, and in some cases, moving expenses.

The Rent Bank Funds should have as its primary goal, ensuring the tenant can remain housed. There will be some circumstances where it would make more sense to provide loan money for a tenant to pay for the rent deposit rather than trying to stay in an apartment that the tenant clearly cannot financially sustain in the long run. Given the current shortage of affordable rental housing, this will be difficult but in some cases possible. This approach reinforces that the Rent Bank delivery agency or satellite office should be connected to a registry of available housing.

Recommendation 20
Where a tenant is at risk of losing their accommodation because of arrears, it may be determined by staff of the Rent Bank that assistance may be more appropriate for a rent deposit for more affordable housing.

5.10.2 Loan Forgiveness

Even with a program geared to providing loans to tenants with short-term, not chronic financial problems, there will inevitably be defaults on the loan repayments. The pilot project's steering committee as well as the April 30 workshop participants recognized the inevitability of some defaults and the need for a loan forgiveness policy. There was also the recognition that forgiveness should be done on a case by case basis. However, loan forgiveness **must not** be common because that would make the revolving nature of the Rent Bank funds unsustainable.

Recommendation 21
The Rent Bank should develop a consistent central policy on loan forgiveness but loan forgiveness policy should only be used as a last resort. The forgiveness decision should be approved by the Central Administrative Agency.

5.10.3 Shelter Fund and other Eviction Prevention Programs

There is a need for Rent Bank staff to be current in their knowledge of other eviction prevention programs (such as the Shelter Fund) and services available in Toronto to ensure that staff dealing with clients are aware of all the options available. There is also a need for the Rent Bank to dialogue with the Shelter Fund to work towards the goal of having all tenants facing homelessness being able to access some eviction prevention financial support, whether it is from the Rent Bank or the Shelter Fund.

Recommendation 22
Representatives of the Rent Bank should liaise with representatives of the Shelter Fund to ensure the most effective delivery of homelessness prevention programs.

5.10.4 Publicizing the Rent Bank

As the Rent Bank expands, its purpose and criteria for clients must clearly be publicized to community agencies as well as the landlord community.

Recommendation 23
The central administrative agency and the Steering Committee should prepare a plain language information sheet about the purpose of the Rent Bank, the eligibility criteria and who to contact for further information. This information sheet should be widely distributed to community agencies which deal with eviction prevention or finding people affordable housing. Two separate information sheets should be prepared for tenants and landlords in the fall of 1999.

6. Summary of Findings Recommendations

In this report, we have found that the Pilot Rent Bank Project has met a number of its stated goals including preventing the eviction of low-income families headed by women. Loans have been targeted to this group, most of whom in the past had stable housing but faced some event that precipitated their falling into arrears.

One area of concern was the higher proportion of rent that tenants were paying. Forty-five per cent of them were paying 70% or more of their income on housing.

Having access to a Rent Bank loan to deal with arrears helped the majority of clients (approximately two-thirds) remain in their housing. Another 6% of clients were able to move to better housing. In total, 71% of clients' housing situations were improved six months' after most of the loans had been provided. As far as is known, only one client moved into an emergency shelter. Thus, the Rent Bank has had a high level of success in helping tenants to stabilize their housing and in avoiding ending up in the City's shelter system. Longer-term monitoring will be needed to see if clients' housing is stabilized over a longer period.

The one area of the Rent Bank which has, however, not been successful was the loan repayment aspect. As of the end of April, only 12 clients or 31% had made repayment plans and only 2 of the 37 clients had been able to fully keep up with their loan repayment schedules. A substantial number of clients would have been eligible for the new Shelter Fund and it is hoped that in the future, the Rent Bank can achieve a higher degree of repayment through more careful screening of clients in terms of their ability to repay their loan.

The following recommendations are based on a review of the pilot project conducted over the course of six months between January, 1999 and June, 1999.

Recommendations:

Type of Rent Bank Program

1. The City of Toronto should fund a Rent Bank that is primarily for loans to tenants in one time emergency situations. However, criteria need to be developed to recognize that under exceptional circumstances, these loans or a portion thereof, may need to be forgiven.
2. The City should adopt an annual "top up" approach for the Rent Bank. The actual amount of annual allocation will have to be determined through on-going monitoring of the expanded Rent Bank program and how much funding is repaid under the new program and eligibility criteria as discussed below.
3. The amount of funding in the Rent Bank loan fund (i.e., available for loans on an annual basis, excluding administration) needs to be revisited following a year of implementation of the expanded Rent Bank and given the existence of the new City of Toronto Shelter Fund.

4. The City should continue to work on the issue of financial assistance programs for low-income households who cannot repay a loan and who do not qualify for the Shelter Fund. This gap needs to be addressed.

Eligibility

5. The Rent Bank program should be targeted to those households facing a short-term financial need caused by sudden loss of income, health problems, accident or other reason and who can demonstrate the ability to repay the loan.
6. Criteria for selecting eligible tenants for the Rent Bank program should include the ability to repay the loan based on a budgeting approach.
7. As no concerns in the Pilot Project were raised about the need to set a maximum income for clients and, given the nature of the organizations which refer potential clients to the Rent Bank, (legal clinics, social assistance offices, etc.), it is not recommended that a maximum income limit be set at this time, although the issue may be revisited in the future if concerns are raised.
8. Restrictions on Rent Bank clients' household composition should be removed. This does not preclude awarding higher priority to families with children at risk of eviction in order to meet other goals regarding housing and children.
9. The Rent Bank program should be made available only to those households not eligible for the Shelter Fund. This approach would follow the pattern of many other jurisdictions which require other assistance programs to be used first before being considered by the Rent Bank. In an emergency, Rent Bank funds could be lent out but then be reimbursed by the Shelter Fund.
10. As the Rent Bank funds are limited and assistance will only be available to approximately 200 to 500 households (as the Rent Bank Program increases in size), it is recommended that the Rent Bank focus on tenants renting in the private market or paying market rent in social housing. Only, in an extreme emergency where all other avenues have been explored should an exception be made to this rule and assistance provided to rent-geared-to-income tenants.

Services Provided

11. The Rent Bank Services should be integrated with existing housing service organizations as it allows "one stop" shopping for clients while keeping the staff costs associated with the Rent Bank to a minimum. Rent Bank staff should provide the following services: intake and approval of loans, assistance with personal budgeting, negotiations with landlords, liaison with other relevant agencies, information and referrals and follow-up with regards to loan repayment. Other housing services should be provided by Housing Help staff, Legal Aid clinics or mediation services such as those provided by St. Stephen's Community House.

Funding Source

12. The Rent Bank should primarily depend upon government funding with some private sector donations. A goal of 20% private sector funding (therefore raising $100,000) for a $500,000 loan fund is reasonable.

Organizational Structure

13. A decentralized Rent Bank structure should be established with some centralized functions to establish consistent policies and local satellite offices to provide personal contact and services for the client.
14. The Central Rent Bank agency should be responsible for:

- final approval of the loan to all clients;
- issuing the clients' cheque to the satellite office in a timely manner;
- tracking and follow-up on loan repayments with clients;
- designing and producing (with input from the satellite offices and other key agencies) the intake forms and budgeting forms for use in local offices;
- publicizing the activities of the Rent Bank;
- training satellite staff re criteria and budgeting;
- keeping statistics about the clients of the Rent Bank and their loan repayments; and,
- organizing the meetings of the Rent Bank Steering Committee.

The tasks of finalizing criteria, procedures and forms should be undertaken by the central agency to ensure consistency prior to the expanded Rent Bank opening its doors in the late fall of 1999.

15. Local satellite offices of the Rent Bank should be responsible for:

- client screening and intake;
- undertaking budgeting exercises with clients;
- assessing whether it is beneficial to try and keep the existing apartment or try to find new affordable accommodation;
- referrals to other agencies which provide support services;
- follow up with clients on their housing needs; and,
- training their staff on housing registry, eviction procedures and availability of other support services in the community.

16. The City of Toronto should remain as the monitoring agency that ensures that public funds are spent in accordance with Council's directions while the administration and delivery of Rent Bank services should be in the hands of community-based agencies. This means that monthly and quarterly reports are provided to the City on loans and repayments and on characteristics of clients.
17. As early as possible a Steering Committee be formed of the central administrator, representatives of satellite offices, key community agencies that work on eviction prevention/housing needs issues, landlord representatives, and former clients of the Rent Bank. A work plan should be developed by the lead agency in conjunction with the Steering Committee as one of the first priorities in the fall of 1999.

Monitoring and Evaluation

18. In the fall of 1999, before the expanded Rent Bank is fully operating, an analysis should be done of what data needs to be collected at the time of client intake in order to more effectively monitor and evaluate the program. Specifically the central administrator should collect data on clients:

- income levels
- sources of income
- rent being paid
- reason assistance is required
- amount of loan
- success rate of loans being repaid
- success in stabilizing housing situation.

19. An evaluator should be retained at the outset of the program to provide advice on data that should be collected and accessed and on designing the evaluation of the program. The evaluation should take place over the first twelve month period of the program and an interim report should be available in time for the City to decide on the City's 2000 allocation.

Other Issues

20. Where a tenant is at risk of losing their accommodation because of arrears, it may be determined by staff of the Rent Bank that assistance may be more appropriate for a rent deposit for more affordable housing.
21. The Rent Bank should develop a consistent central policy on loan forgiveness but loan forgiveness policy should only be used as a last resort. The forgiveness decision should be approved by the Central Administrative Agency.
22. Representatives of the Rent Bank should liaise with representatives of the Shelter Fund to ensure the most effective delivery of homelessness prevention programs.
23. The central administrative agency and the Steering Committee should prepare a plain language information sheet about the purpose of the Rent Bank, the eligibility criteria and who to contact for further information. This information sheet should be widely distributed to community agencies which deal with eviction prevention or finding people affordable housing. Two separate information sheets should be prepared for tenants and landlords in the fall of 1999.

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APPENDICES

APPENDIX 1: Steering Committee

Rent Bank Pilot Project Steering Committee

Susan Bacque, Community Housing Initiatives,
    Shelter, Housing and Support, City of Toronto
Tony Boston
Peter Breuer, Conflict Resolution, St. Stephen's House
Joe Brinkos, Central Intake, Hostel Division,
    Shelter, Housing and Support, City of Toronto
Natalie Cheung, Jessie's Centre for Teens
Anne Fitzpatrick, Children's Aid Society
Elizabeth Greaves, Former Executive Director, Dixon Hall*
Erlinda Hansen, former Executive Director, Neighbourhood Information Post*
Glenda Munoz
Anne Pike, United Way
Nicole Seguin, Regent Park Community Health Centre
Barry Thomas, Executive Director, Central Neighbourhood House
Lisa Vom Scheidt, Central Neighbourhood House
Gladys Wong, Acting Direct, Neighbourhood Information Post

* no longer on Steering Committee

APPENDIX 2: List of Interviews Conducted During Evaluation

Personal and Telephone Interviews

Rent Bank Pilot Project Staff and Other Interviews
Gladys Wong, Neighbourhood Information Post
Nicole Seguin, Regent Park Community Health Centre
Anne Fitzpatrick, Children's Aid Society of Toronto
Gary Griesdorf, formerly with the Greater Toronto Apartment Association
Erlinda Henson, formerly with the Neighbourhood Information Post
Barbara Emmanuel, Community and Neighbourhood Services Department, City of Toronto
Greg Suttor, Community and Neighbourhood Services Department, City of Toronto

Representatives of Rent Banks in Other Jurisdictions
Victor Schock, President and CEO, Credit Counselling Centre, Tulsa, Oklahoma
Anne Harrington, Program Manager, San Francisco Rental Assistance Program
Jose Cartegena, Program Co-ordinator, Catholic Charities of the Archdiocese of San Francisco
Josephine Howell, Housing Specialist Counsellor, Community Emergency Service, Minneapolis, Minnesota
Darylynn Benjamin, Community Action of Minneapolis
Joanne Baumback, Department of Housing and Community Development, State of Maryland
Joel Ford, Program Adminstrator, SHARE Homeless Intervention Program, State of Virginia*
Madelaine Tores, Housing Co-ordinator, Eviction Prevention Program/Rent Bank, New Haven, Connecticut*
Mark Glickson, Director of Diversion Services, New York City Human Resources Department*
Helen Seitz, Co-ordinator, New Jersey Homelessness Prevention Program*

* interviewed in June, 1998 during research conducted by Linda Lapointe for the Homelessness Action Task Force

APPENDIX 3: Sample of Rent Bank Project Case Histories

1970 TO 1999 - CELEBRATING TWENTY NINE YEARS OF SERVICE

Neighbourhood Information Post

RENT BANK PROJECT CASE HISTORIES

JANUARY 1999

The purpose of our Rent Bank Project is to preserve tenancies for single women with children who face eviction because of arrears. Our Rent Bank Project started in Sept. 1998. Since then, we have given out $40,000 in Rent Bank loans to 35 women. Further loans will be possible if additional funds are forth coming and as repayment accumulates. The following are a few examples of the kind of situation that these desperate women found themselves in:

- B is an immigrant woman who is working very hard in upgrading her skills, so that she can become employable. She is a newly single-mother, with five children. Her husband left her a few months ago without a trace. She had to apply for welfare to support her family. Since there was a brief waiting period before she could obtain her first welfare cheque, she borrowed money from her married daughter in England to pay rent. However, she still missed one month's rent because she had to send her rent money that she got from welfare to her daughter in England as repayment of her loan. Her son-in-law had threatened to physically hurt her daughter if the money was not returned to them. As a result, B's landlord had issued her with a termination order.

  B was desperate and devastated. She went to Flemingdon Legal Services who referred her to us. B expressed to our staff that she and her five kids had been crying through the night, thinking that they would be on the streets at Christmas time. We gave her a loan to pay off her arrears before the date specified in her court order and eviction was averted. B was very appreciative of our assistance. We have been following up on her. Her financial situation is back on track now. She is able to maintain stable tenancy for her family and is attending classes everyday.

269 Gerrard Street East, Toronto, Ontario M5A 2G3 Tel: (416) 924-2543 Fax: (416) 924-5491
E-mail: nipost@interlog.com Web: www.interlog.com/~nipost

MEMBER OF FEDERATION OF COMMUNITY INFORMATION CENTRES IN TORONTO AREA

- E, a single mother with two young children, was in a major financial crisis because her ex-husband failed to pay her child support for four months. She was also in debt because her ex-husband took money from her Powerline account without her knowledge. Powerline was deducting money from her account in monthly installments as repayment. E was desperate and had reached the end of her rope. She owed two months of rent and was in great danger of losing her tenancy. We gave her a loan to pay her arrears. We also connected her with Credit Counselling Services of Toronto. The counsellor reduced her monthly loan repayment significantly. Since then, her life situation has become more stable. She is able to maintain tenancy. With a court order in place, her ex-husband is paying his child support regularly. We are providing budgeting assistance for her on an ongoing basis. She started going to school and has been able to repay us monthly.

- K is a single-mother with one child. She lost her employment last summer. Since there was a waiting period before she could get her first Employment Insurance cheque, she missed two months' rent. She expressed that she had a job offer for January but needed financial assistance to get over this present crisis. She faced eviction if her arrears were not paid off. We gave her a loan so that she could maintain her tenancy. She has been paying us back in installments and tenancy is preserved.

- J is a single mom to her 15-year-old daughter. She has employment as a Health Care Aide, but as a result of restructuring and increased competition for shifts she found herself coping with a dramatic drop in income. She also fell one month behind in her rent. With our encouragement, she applied for and began receiving welfare assistance, while she sorted out the stability of her shifts. We also assisted J in establishing a budget and developed a positive working relationship with her property manager. When J did not pay her rent in a subsequent month, the property manager called us, instead of filing for eviction. J was awaiting her pay cheque and paid her rent the next day.

J is also pursuing her own cleaning/housekeeping business to get off social assistance and build self-reliance. Her daughter has stayed in school, and J has been repaying the rent bank $50 per month. In addition to the loan, J has received help from us with her resume, photocopying flyers for her cleaning business, and compassionate support.

- M is a single mother with a 9-year-old son, and two older sons who have moved away from home and lost contact with her. M's first language is Polish and she cannot function well in English. Her husband of over 25 years, who managed all the household finances, and supported the family with his income died of cancer in August 1998. M and her son went on welfare as they struggled to survive. She fell behind with November's rent, and through the assistance of an interpreter, has received extensive budget counselling help, a rent bank loan, and welfare advocacy. We successfully advocated with her welfare worker to release "start-up" money to M, to help her rebuild her life. In addition to many things, her son did not have a proper bed, or clothes for school.

  As a result of our assistance, her notice of termination was revoked, and M is actively engaged in a housing search for less expensive housing and has enrolled in an ESL class. While she still struggles month-to-month to pay her rent and buy food, she is far more stable than when we first encountered her.

APPENDIX 4: Detailed Tables

Table 1A: Household Size of Rent Bank Users

Number of Persons in Household	#	%
1	1	3%
2	6	19%
3	13	42%
4	8	26%
5+	3	10%
Total	31	100%
Average	3.2	

Table 2A: Number of Children Per Household

# Children	#	%
0	1	3%
1	8	26%
2	11	35%
3-4	10	32%
5+	1	3%
Total	31	100%
Average	2.2	

Table 3A: Size of Rent Bank Users' Current Housing

Unit Size	#	%
Bachelor	2	7.1%
1 Bedroom	3	10.7%
2 Bedroom	17	60.7%
3+ Bedroom	6	21.4%
Total	28	100.0%

Table 4A: Type of Dwelling Lived in by Rent Bank Users

Type of Dwelling	#	%
House	2	7.7%
Basement apt.	1	3.8%
Apt. in house	1	3.8%
Other apt.	22	84.6%
Total	26	100.0%

Table 5A: Rent:Income Ratio for Rent Bank Users

	#	%
<50%	2	7%
50-59%	6	21%
60-69%	8	28%
70-79%	6	21%
80%+	7	24%
Total	29	100%

APPENDIX 5: Interview Format for In-Depth Interviews with Clients

RENT BANK CLIENTS IN-DEPTH SURVEY

Introduction

I am working with a private company that is helping the City to review the City of Toronto's Rent Bank Pilot project. We need your help in reviewing the program as the City of Toronto is looking to expand the program in order to help more people. We would like to talk to you about your experience with the program and how helpful it was to you. The interview will take up to forty-five minutes.

Name: ____________________
Client Number ____________________
Current address: ____________________ (Street and Apt.)
____________________(Municipality, i.e., area of Toronto)
Phone Number ____________________

Address when applied for the Rent Bank: ____________________
____

A. CONTACT WITH RENT BANK AND SERVICES USED

1. How did you first hear about the rent bank?

2. Could you describe the situation which led you to first contact the rent bank? (Probe for what situation led them to get into arrears and end up facing eviction).

3. What other ways did you try to deal with your arrears and eviction before applying to the rent bank? (Probe for whether they asked for financial help or other assistance from friends, relatives or agencies/governments?)

4. What kind of help were you hoping or expecting to receive from the Rent Bank?

5. And what kind of assistance did you receive from the rent bank? Please explain which of the following you received and what type of assistance was provided to you.

a) financial: Yes__ No___ If yes, how much assistance did you receive? What was it for?

b) negotiation with the landlord Yes ___ No ___
Comments:___

c) assistance in dealing with other government agencies (e.g., welfare) Yes___ No___
Comments:___

d) financial counseling (helping you with budgeting) Yes ___ No ___
Comments:___

e)making you aware of other services you could access .i. e. food banks? Yes __ No ___
Comments:

f) other type of assistance, Please specify

6. Which type of assistance did you find most useful?___

7. Which service was second most important?___

8. Was there any service or assistance missing that you would have like to have received?

B. IMPACT ON CLIENT'S LIFE

9. Could you please describe your current housing situation. Are you still living in the place you were when you applied for the rent bank loan? YES ___ NO ___

IF YES,
a) How has your relationship been with your landlord since the Rent Bank loan. Are you able to keep up with your rent payments? (If behind, probe for how far behind and whether or not facing eviction.)

b) Are there other issues between yourself and your landlord that are a problem?

IF NO,
c) Why did you move?

d)Please describe your current housing conditions. (Probe for whether they are sharing or have their own apartment and what type of accommodation they have.)

10. What effect did the assistance you received from the Rent Bank have on you and your children and your living situation? (Probe for how helpful it was or not with regard to housing stability, children's schooling etc.).

11. What would you have done if you had not received assistance from Rent Bank? Where would you have gone for assistance? How do you think not receiving assistance from the Rent Bank have affected you and your children?

C. LOAN REPAYMENT

12. What arrangements have you made to pay back your loan? (Probe for whether or not they are paying a monthly amount or some other arrangement).

13. Are you comfortable with the repayment arrangement? (Probe for whether or not it is onerous or not).

14. Do you feel that you will be able to pay back the loan?

Yes __ No __ Don't Know ___

Why or why not?

D. GENERAL QUESTIONS

And now we would like to ask you some general questions about the rent bank and how it should be administered.

15. Do you think tenants should be able to use a rent bank loan for utility arrears or the first and last month's rent deposit?

16. Is it realistic to expect all rent bank clients to pay back the money so that it can be loaned out to other people who need it? Yes ___ No ___ Don't Know ____

Comments:___

17.Under what circumstances should the rent bank forgive a part or all of a rent bank loan?

18. Given the limited resources of the Rent Bank, who do you think should be eligible to receive assistance?

	Yes	No	Don't Know
Women with children only	___	___	___
Any family with children	___	___	___
Adults or couples	___	___	___

19. Should there be a maximum or minimum income for people who use the Rent Bank?
Yes___ No ___Don't Know ___

20. Do you feel that tenants who get a rent bank loan should have to have some type of financial counseling? Yes ___ No ___ Don't Know__ Probe for reasons for response

____

____

21. How satisfied were you with the staff at the rent bank?
Very Satisfied___ Satisfied ___ Neither Satisfied Nor Dissatisfied ___ Dissatisfied__ Very Dissatisfied__

Comments:

____

____

____

22. Other/Final comments?

____

____

____

____

____

____

THANK YOU VERY MUCH FOR YOUR HELP

APPENDIX 6: Sample Forms From Other Jurisdictions

APPENDIX 6A: Sample Form

Season of Sharing and Catholic Charities, San Francisco, California

SEASON OF SHARING

CUSTOMER NAME: ______________________________ **DOB:** _______________

SOCIAL SECURITY #_________-______-___________________

AMOUNT REQUESTED $_____________ BR SD CFN$__________

I. BACK RENT/ SECURITY DEPOSIT PAYMENT PLAN:

Total amount owed to landlord: $____________

Amount client will pay up front to landlord: $____________

Amount requested to Season of Sharing: $____________

Amount to be paid in monthly payments: $____________

Other resources: $____________

TOTAL $____________

If customer makes monthly payments, please attach payment plan.

II. APPLICATION CHECKLIST:

___ **Copy of applicant's identification card**
___ **Copy of Social Security card**
___ **Copy of lease or rental agreement**
___ **Proof of income verification**
___ **Current statement of rents due from landlord (3 day notice)**
___ **Budget sheet**
___ **Proof of ownership (e.g.: Tax bill, water bill, deed, etc)** Not needed for management companies/or SFHA.

Lanlord Name____

Address____

City____________________**State**__________**Zip**__________________

Landlord telephone number (______)_____________________________

Landlord SS# or Tx id. Number____________________________________

Revised 12/12/96 (g:\users\ccasf\formsfrc\season)

Catholic
Charities

FINANCIAL ASSISTANCE COVER SHEET
FAMILY RESOURCE CENTER

CUSTOMER ID. # ______________ NAME: ______________________________
UNIT ADDRESS ______________________________ # OF BEDROOMS _____
CITY ______________________ STATE _________ ZIP CODE __________
PHONE (   ) ______________________

A. **HOUSING TYPE** *(Circle One):*

PRIVATE   SECTION 8   SFHA PUBLIC HOUSING   OTHER SUBSIDIZED   SRO/HOTEL

B. **PAYMENT INFORMATION** *(Specify amount):*

Unit Monthly Rent $__________ Total amount owed $__________ *(Circle One)* BR SD

Customer Contribution $ ______________ RAP/RDG$ ______________

Amount requested from Season of Sharing $______________

Amount requested from Catholic Charities $______________

FOR OFFICE USE ONLY: *(Fill In Amount Where Applicable)*

CDBG $__________________ FURTH $__________________
HOME $__________________ HOMESTRECH $______________
ESGP $__________________ MILLERS__________________
SOS $__________________
OTHER *(Specify funding source)* ______________________ *Amount $* ______________

C. PAYMENT INFORMATION

Landlord Name______________________________________
Address ______________________________________
City ______________________ **State**__________ **Zip** ____________
Telephone Number (___)____________ **SS / Tax I.D. #:** ______________

1. **Move-in date (*Specify mo/day/yr*):** ______________________
2. **Date rental assistance given (*Specify mo/day/year*):** ______________________
3. **Is this a HOME assisted project? (*Circle One*):** Yes No

STAFF______________________________ **DATE**______________

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Revised 09/28/98

Catholic
Charities

FAMILY RESOURCE CENTER
CUSTOMER BUDGET

FAMILY NAME : __________________________ DATE: __________

MONTHLY INCOME

Applicant Net Wages __________
Spouse Net Wages __________
Other Net Wages __________
Child Support __________
AFDC/ TANF __________
GA __________
SSA __________
SSI __________
Food Stamps __________
Other __________

Total Monthly Income $ __________

BALANCE

MONTHLY INCOME $ __________
MONTHLY EXPENSES $ __________
MONTHLY BALANCE $ __________

MONTHLY EXPENSES

Rent/ Mortgage __________
PG&E __________
Telephone __________
Water __________
Garbage __________
Insurance __________
Child Care __________
Car Payments __________
Installment Payments __________
Food __________
Transportation __________
Medical __________
Laundry/Cleaning __________
Clothing __________
Cigarettes __________
Cable TV/ Entertainment __________
Toiletries/Personal __________
Miscellaneous __________

Total Monthly Expenses $ __________

Revised 12/30/96 (g:\users\ccasf\forms\frc\budget.wpd.)

APPENDIX 6B:
SHARE:
State of Virginia's Homeless Intervention Program

APPLICATION
SHARE - HOMELESS INTERVENTION PROGRAM

APPLICANT: ______________________________ S.S.N.: ____________________

CO-APPLICANT NAME: ______________________ S.S.N.: ____________________

UNIQUE IDENTIFIER: ______________________

ADDRESS: ________________________________

Directions to home (if needed): ____

____

PHONE # (or # where Applicant can be reached): ________________________

****

I need help because: (Check ONLY ONE and complete the one you check.)

____ I am _____# of months behind in my **RENT** and about to be evicted. I owe $________ in back rent. I also need $________ in current rent. I have an unlawful detainer: ____Yes ____No.

____ I am _____# of months behind in my **MORTGAGE** and owe $_________. I have a 60 day notice from the Mortgage Holder: ____Yes ____No.

____ I live in the ______________________________ **SHELTER** and need a deposit of $________ and/or rent of $________ for (address) ____________________

____

____ I do **NOT** have a place of my own. I live with (name and address): ____________

____

I can't live there anymore because ____________________________________

____. I need a deposit of $______ and/or rent of $______ for (address) ______________

____

____ I am **HOMELESS** and need a deposit of $________ and/or rent of $________ for (address): ____

****

What Caused the Above Crisis: ______________________________________

____

____

****

Please list each member of your household, including yourself, the date of irth, and the income for each. LIst other members on a separate sheet.

NAME	**BIRTH DATE**	**MONTHLY INCOME**	**HOURLY RATE**	**INCOME SOURCE**

****

mployment History- Give information about the places you have worked for the ast 3 years beginning with your most recent job:

pplicant/ o-Applicant Name	**Employer**	**How Long?**	**Reason for Leaving**

f you need more space, use back of this sheet)

* * *

Have you ever been evicted before or lost your home? yes no
If yes, give the following information:
Name of property and location:________________________________Date_____________
Reason for eviction/foreclosure:____

* * *

Have you or another household member received rental, mortgage, and/or security deposit assistance from this agency or other agencies within the last six months? ____ Yes ____ No. If yes, what did you receive and from whom did you receive help?____
____

Have you or another household member received SHARE - Homeless Intervention Program help from another agency in the State? ____ Yes ____ No. If yes, from which agency?____

How many bedrooms are in the house or apartment for which you are asking help?_________________________

* * *

I CERTIFY THAT I HAVE READ AND UNDERSTAND THE FOLLOWING STATEMENTS AND THAT IF I KNOWINGLY GIVE FALSE INFORMATION, THAT I MAY BE TERMINATED FROM THE HIP PROGRAM IMMEDIATELY:

- I have been advised of the SHARE - Homeless Intervention Program and all of its requirement.
- I understand that if accepted for the Program I will be a participant in a Research Project which will evaluate the effects of the assistance and I agree to cooperate with the researchers in providing follow-up information.
- I understand that if accepted for the Program I will be required to comply with a mutually-developed Self-sufficiency Plan and that financial assistance is contingent upon my compliance with the Plan.
- I understand that if I receive deposit or mortgage assistance I will be required to repay the monies in accordance with a loan agreement.
- I certify that the information I have provided on this form and verbally to the counselor is complete and accurate to the best of my knowledge.
- I understand that a credit report may be obtained to help assess my case.
- I understand that if my circumstances change I will contact this agency as soon as possible.
- I give permission for ____________________________________(name of agency) to make the necessary contacts to verify my eligibility for the Program.

______________________________________ ______________________
Signature of Applicant Date

______________________________________ ______________________
Co-Applicant (if applicable) Date

____
Person who completed Application

MONTHLY LIVING EXPENSES AND RESOURCES FORM

HOUSEHOLD RESOURCES

Cash on Hand $____________

Checking Account ____________

vings Account ____________

Other ____________

tal Resources $____________

B. MONTHLY EXPENSES

Rent/Mortgage Payment ____________

Utilities (gas, electricity, oil, water) ____________

Waste/Garbage Disposal ____________

Upkeep and Repairs ____________

Telephone ____________

Food ____________

Cable ____________

Car (payment and insurance) ____________

Car (repair and maintenance) ____________

Personal Property Taxes ____________

Transportation ____________

Clothing ____________

Day Care/Babysitting ____________

School Expenses ____________

Amusement/Entertainment ____________

Household/Personal Supplies ____________

Church ____________

Life/Health Insurance ____________

Tobacco/Alcohol ____________

Other ____________ ____________

____________ ____________

____________ ____________

____________ ____________

Current Indebtedness Total from C. ____________

Total Monthly Expenses $____________

Current Indebtedness (Charge Cards, Loans other than Mortgage or Car)

editor	Monthly Payment	Balance	Account Current
	$	$	
	$	$	
	$	$	
	$	$	
	$	$	

Total $____________ (Enter in Monthly Expenses above)

UMMARY

Total Household Resources $____________

otal Monthly Expenses (-) ____________

Monthly Surplus or Deficit $____________

Appendix 6

SHARE HOMELESS INTERVENTION PROGRAM
SELF SUFFICIENCY LONG TERM GOALS

Recipient/ Co-recipient Name: ____________________

Case # (if applicable): __________ **Month:**__________ **Year:**__________

A. **Rental/Mortgage/Deposit Assistance** (Other than HIP assistance)

Source of Assistance	Contact Date	Amount Received
		$
		$
		$

B. **Other Financial Assistance** (update as necessary)

Type of Assistance	Currently Receiving	Need to Apply	Have Applied	Approved After Applying
Food Stamps				
List Other Benefits/Programs				

B. **Community Programs/Services** (check if client needs or has requested)

Type of Service	Date Initiated	Date Achieved	Date Discontinued and why
____Legal Assistance			
____VEC Application			
____Transportation			
____GED			
____Employment/Training			
____Day Care			
____Medical Assistance			
Counseling			
____Financial/Budget			
____Mental Health			
____Substance Abuse			
____Family/Individual			
____Legal Assistance			
____Other			

APPENDIX 6C
Client Housing Assistance Program
Tulsa, Oklahoma

COMMUNITY ACTION OF MINNEAPOLIS

DAMAGE DEPOSIT LOAN PROGRAM
Application

Name: ____________________

Address: ____________________

City, State, Zip: ____________________

Social Security #: ____________________

Phone: __________ Are you 18 years of age or older: ☐ Yes ☐ No

Number of people in your household: __________

Name of future landlord or management company: ____________________

Address: ____________________
City, State, Zip: ____________________
Telephone: ____________________

Amount of Damage Deposit requested: $__________

Employment:

Current Employer(s): ____________________ Position: __________
Address: ____________________
City, State, Zip: ____________________
Telephone: ____________________ Start Date: __________
Hourly Wage: ____________________

Additional Source of Income: ____________________ Amount: __________
Address: ____________________
City, State, Zip: ____________________
Telephone: ____________________

Rental History: List all residences for the past three (3) years:

Current Address: ____________________ Telephone: __________
City, State, Zip: ____________________
Reason for Leaving: ____________________
Name of landlord: ____________________ Telephone: __________

Past Address: ____________________ Telephone: __________
City, State, Zip: ____________________
Reason for Leaving: ____________________

Past Address: ______________________________ Telephone: __________

City, State, Zip: ______________________________

Reason for Leaving: ______________________________

Name of landlord: ______________________ Telephone: __________

Why are you seeking this Loan? ______________________________

____

How did you hear of this program? ______________________________

What portion of the damage deposit will you pay? $__________

Are you able to pay the first months rent? ☐ No ☐ Yes

Have you ever filed for bankruptcy? ☐ No ☐ Yes

If yes, when? ______________________

***Optional:**

Are there any other situation affecting you that we should be aware of? ☐ No ☐ Yes

If yes, what? ______________________________

____

I state that the above information is true and correct:

______________________ Signature

______________________ Date

DAMAGE DEPOSIT LOAN PROGRAM
AGREEMENT

I, ______________________________, agree to pay back a total of $ ____________, to Community Action of Minneapolis (CA of Mpls), beginning on ______________.

I further agree to make payments in the following way:

1. I will send a money order in the amount of $ ________ payable to CA of Mpls on or before the 15th of each month for the next ____ months. I will send my first money order on or before ________________, 199___.

2. If I pay off the loan on or before ________________ (beginning date of loan plus 12 months or 18 months after, depending on amount borrowed), I will receive a 10 percent rebate on the total amount borrowed.

3. At the end of successful repayment of loan, I will receive a letter from CA of Mpls stating the manner in which I repaid the loan. This letter may be used by me to secure future credit.

4. I fully understand my rights and obligations under this contract.

CA of Mpls will use any lawful remedies available to secure repayment of this loan.

Signature: ____ Date: ______________

Social Security # ______________________________________

DMB/LOAN.AGR/111[illegible]

COMMUNITY ACTION OF MINNEAPOLIS
Receipt of Housing & Educational Materials Form

DAMAGE DEPOSIT LOAN PROGRAM

I, ______________________________, have completed the client education session with
(name of applicant)

______________________________, Community Advocate. I have received materials
(Advocate's name)
pertaining to tenant/landlord rights, responsibilities, and other helpful information pertaining to housing and/or renting.

Signed: ______________________________ Date: ________________
(Applicant)

COMMUNITY ACTION OF MINNEAPOLIS
Receipt of Housing & Educational Materials Form

DAMAGE DEPOSIT LOAN PROGRAM

I, ______________________________, have completed the client education session with
(name of applicant)

______________________________, Community Advocate. I have received materials
(Advocate's name)
pertaining to tenant/landlord rights, responsibilities, and other helpful information pertaining to housing and/or renting.

Signed: ______________________________ Date: ________________
(Applicant)

LOAN/RCPT.MAT/101994([illegible])

APPENDIX 6D:
New Jersey Department of Community Affairs Homeless Prevention Program

State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS

CHRISTINE TODD WHITMAN
Governor

JANE M. KENNY
Commissioner

HOMELESSNESS PREVENTION PROGRAM

NAME: ______________________________ DATE: ____________________

NAME: ______________________________

The Homelessness Prevention Program requires the following documents to evaluate your Application. These documents must be returned by ____.

If documents are not returned on time your application will not be considered.

______________________________ HPP Representative

______________________________ Household Member

______________________________ Household Member

5398G
August 1996

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NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY RESOURCES
HOMELESSNESS PREVENTION PROGRAM

NOTICE OF INELIGIBILITY

______________________________ Name ______________ Date

______________________________ Address

THE HOMELESSNESS PREVENTION PROGRAM FINDS YOU INELIGIBLE FOR PROGRAM ASSISTANCE AT THIS TIME FOR THE FOLLOWING REASON(S):

________You did not keep your appointment
________You did not supply the documents required to determine your eligibility.
________You have not exhausted all other resources available to you.
________You have provided false information.
________We are not taking applications in your priority category at this time.
________Your client contract has expired.
________You have already received assistance from the Program and have not demonstrated a substantial change which would warrant further assistance.
________You have not demonstrated that you are in imminent danger of eviction (no summons or warrant), mortgage foreclosure, or are homeless.
________You exceed the income eligibility level established for the Program.
________You did not document a failure of resources beyond your control.
________You already receive a housing subsidy.
________The Program is out of money.
________It has been determined that you have abused this Program or another government Program which has caused you to lose assistance.
________Program assistance will not resolve your housing situation because it is not a temporary situation.
________You have a delinquent loan with the Program.
________You have refused assistance available within the Program guidelines.

________Other______________________________

____

____

Any person aggrieved by any notice, order, action or decision of the Bureau of Housing Services may appeal that notice, order, action or decision to the Office of Administrative Law for a hearing pursuant to the Administrative Procedure Act, NJSA 52:14B et seq, and the Uniform Administrative Rules of Practice, NJSA 1:1-1 et seq.

A request for a hearing must be made in writing within 15 business days of the post mark of this notice and must be sent to the Hearing Coordinator, Department of Community Affairs, PO Box 802, Trenton, New Jersey, 08625.

If you have any questions about this letter, please contact your representative:

______________________________ AT ______________

HELEN SEITZ, SUPERVISOR
HOMELESSNESS PREVENTION PROGRAM

5390G
June, 1997

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY RESOURCES
HOMELESSNESS PREVENTION PROGRAM

CLIENT CONTRACT

1. ______________________________ has been found eligible for assistance from the Homelessness Prevention Program. Funds for the Program are limited, Program assistance is temporary and will not be repeated. The Program will determine the term of assistance.

2. Assistance to this household is based on information provided to the Program on or before the date signed below.

3. Only people listed on the application as members of the household will reside in the dwelling unit. Program assistance payments are based on total household income and are limited. If household composition or income change the household must notify the Program. Only one application per household will be accepted.

4. This applicant states that she or he is homeless or facing homelessness for reasons beyond his or her control and has exhausted all other resources.

5. If the applicant makes a false or misleading statement to the Program, violates any Program contract or agreement, including non-payment of financial obligations, the Program will deny payments.

6. The Program representative and household member(s) have discussed the family budget. Based on this review of household income and expenses the maximum affordable monthly housing cost for your family is ______________. The Program will not assist the household in a housing unit above this cost.

7. When appropriate, the applicant is required to search for housing.

8. If the applicant is found eligible, assistance will be available for 30 days following signature of this agreement. Provision of assistance is contingent upon the availability of Program funds.

9. Failure to abide by this contract will result in immediate termination of eligibility of benefits.

____
Field Representative

____
Date

____
Applicant

____
Applicant

____
Date

2770G/June/1996

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
Division of Housing and Community Resources
Homelessness Prevention Program

AGREEMENT TO PAY OWNER

OWNER NAME AND ADDRESS

TENANT NAME

THIS AGREEMENT IS ENTERED INTO BETWEEN THE OWNER AND TENANT IDENTIFIED ABOVE AND THE STATE OF NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS, DIVISION OF HOUSING, HOMELESSNESS PREVENTION PROGRAM (THE PROGRAM).

THE PURPOSE OF THIS AGREEMENT IS TO ENABLE THE TENANT IDENTIFIED ABOVE TO RETAIN THE DWELLING UNIT LOCATED AT:

PURSUANT TO THE PROGRAM'S STATUTORY AUTHORITY UNDER THE "PREVENTION OF HOMELESSNESS ACT," *NJSA 52:27D-280 ET SEQ.*

THE OWNER AGREES TO ACCEPT PAYMENT FROM THE PROGRAM FOR THE PURPOSE LISTED BELOW:

1. RENT PAYMENT BY THE PROGRAM ON BEHALF OF TENANT SATISFIED ALL PAYMENTS DUE TO THE OWNER BY THE TENANT THROUGH THE DATE OF THIS AGREEMENT, INCLUDING ANY PAYMENTS SUBSEQUENT TO THE DATE OF THIS AGREEMENT AS STIPULATED BELOW.

2. WITHIN FIVE BUSINESS DAYS OF THIS AGREEMENT THE OWNER OR HIS REPRESENTATIVE SHALL TERMINATE, WITHDRAW AND DISMISS, WITH PREJUDICE, ANY PENDING CIVIL ACTION FOR EVICTION. IN ADDITION, THE OWNER HEREBY AGREES NOT TO INITIATE EVICTION PROCEEDINGS FOR NON-PAYMENT OF RENT DURING THE TERM OF THIS CONTRACT.

AMOUNT	PURPOSE OF PAYMENT

THE PAYMENT BY THE PROGRAM SHALL BE $ ______________ AND THE TOTAL TERM OF THIS AGREEMENT SHALL END ______________. AT THE COMPLETION OF THIS AGREEMENT THE TENANT SHALL BE RESPONSIBLE FOR REGULAR RENT PAYMENT AS IT BECOMES DUE.

THIS AGREEMENT IS NULL AND VOID IF NOT RETURNED BY ______________.

IF OWNER FAILS TO ABIDE BY THE TERMS OF THIS AGREEMENT OR IF THE TENANT HAS WILLFULLY PROVIDED FALSE OR MISLEADING INFORMATION TO THE PROGRAM, THE PROGRAM SHALL HAVE THE RIGHT TO TERMINATE THIS AGREEMENT.

OWNER OR REPRESENTATIVE DATE

TENANT DATE

OWNER TAX ID/SOCIAL SECURITY

HOMELESSNESS PREVENTION PROGRAM DATE

OWNER PHONE NUMBER

New Jersey Department of Community Affairs
Division of Housing and Community Resources

Guidelines: Homelessness Prevention Program

The purpose of the Homelessness Prevention Program is to provide temporary assistance to households who face imminent loss of housing by eviction or foreclosure because they are temporarily without adequate funds for reasons beyond their control. Because aid is temporary applicants are given budget counseling and must carry housing payments after, Program asssistance ends.

1. Basic eligibility requirements (include but not limited to):
   --Must have supoena or warrant to demonstrate imminent danger of homelessness.
   --if homeless must have come from a permanent home of their own within the last six months and have a summons from that eviction. In lieu of a summons there must be certification from a referring agency with back-up documentation as to why family is homeless.
   --Three months residence in rental unit without incurring arrearages.

2. The loss of income must have been for one or more of the following reasons:
   --Loss of employment. Client must have applied for Unemployment compensation and document the application.
   --Medical disability/emergency. Documentation will be required.
   --Loss/delay in benefits. Applicant must document.
   --Natural disaster. Must be documented by third party such as Red Cross, fire report or police report.

3. Other reasons clients may be aided:
   --illegal action by a landlord. Applicant will be sent to legal services, check with landlord, concurrent with evaluating application.
   --Any other condition which in the judgement of the Bureau of Housing Services constitutes a severe hardship comparable in its effect to the above will justify eligibility for assistance.

4. Additional information
   --No household with a loan with the Program will be eligible for additional assistance.
   --Because the Program is intended to assist household to remain in housing and prevent their homelessness applicants must demonstrate their ability to carry housing/living costs after receiving Program assistance.
   --Grants will be given if housing costs are more than 50% of household income. If costs are 50% or less, Program assistance will be in the form of a loan. Terms will be set individually with each applicant.
   --The Program will not assist people found to have made a false or misleading statement to the Program or to have been found to have committed fraud or abuse in another government program.
   --The Program cannot aid applicants who have a housing subsidy of 30% of their income. If the family has had a sudden loss of income he or she must report this to the manager of their housing complex or Section 8 representative and request an interim recertification.
   --Clients eligible for AFDC, GA and SSI have other financial resources available to them and will be referred to their County Board of Social Services for assistance
   --Original third party documentation is required to substantiate reasons for inability to pay housing costs.
   --A household will not be eligible for assistance more than once unless problem causing the situation is not chronic or repetitive in nature.

3341G/March/1995

reen by Phone

County__________ Date__________ Phone: Work__________ Home__________

Name______________________________ SS#__________

Name______________________________ SS#__________

Address______________________________

Summons: Y N Warrant: Y N Court date/Lockout date:__________

Rent subsidy: Y N Applied HPP? Y N When__________ Where__________

Rent:__________ How Long in Unit?__________ Amount owed?__________

Name months owed______________________________ #Adults_____ #Kids_____

Been assisted by another agency? Y N Which agency?__________

__________ When______________________________

Income Source:__________ Monthly Gross:__________ Monthly Net__________

__________ __________ __________

__________ Total household income__________

How much do you have towards the rent?__________

TO BE COMPLETED BY FIELD REPRESENTATIVE FOR COUNTY APPLICANT LIVES IN

Referred by:______________________________

Reason for non-payment/homelessness:______________________________

____

____

____

____

Documentation required:______________________________

____

____

____

____

Action taken:______________________________

____

Landlord______________________________ Phone__________

0156G/April/1997 Appointment

State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS

CHRISTINE TODD WHITMAN
Governor

JANE M. KENNY
Commissioner

REQUIRED DOCUMENTS/HOMELESSNESS PREVENTION PROGRAM

NAME____ DATE________________________

Your appointment with the Homelessness Prevention Program is________________

You and I discussed your housing situation. Below I have listed the documents you must give us to evaluate your application. Please bring these documents to your appointment. Bring the original documents, do not bring copies.

____ ____
____ ____
____ ____
____ ____
____ ____
____ ____
____ ____
____ ____

If you do not bring the documents required your application will not be evaluated.

____
HPP Field Representative

3419/March/1995

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In Office

APPLICATION

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY RESOURCES

CHRISTINE TODD WHITMAN
GOVERNOR

JANE M. KENNY
COMMISSIONER

ANTHONY CANCRO
DIRECTOR

HOMELESSNESS PREVENTION PROGRAM

HEAD OF HOUSEHOLD INFORMATION

NAME ______________________________

SOCIAL SECURITY NUMBER ______________________________

YOU MUST GIVE A TELEPHONE NUMBER WHERE YOU CAN BE REACHED DURING THE DAY.

TELEPHONE NUMBER (HOME) ______________________ (WORK) ______________________

(OTHER) ______________________

HEAD OF HOUSEHOLD AGE ____________ SEX ____________

WHAT IS THE HIGHEST GRADE YOU WENT IN SCHOOL? ______________

VETERAN IN THE HOUSEHOLD? ☐ YES ☐ NO

HEAD OF HOUSEHOLD RACE: ☐ 1) WHITE ☐ 2) AFRICAN AMERICAN ☐ 4) ASIAN
(CHECK ONE) ☐ 5) HISPANIC ☐ 9) OTHER

OTHER HOUSEHOLD MEMBERS

NAME	SOCIAL SECURITY #	RELATION TO HEAD OF HHLD.	AGE	SEX

INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED. FAILURE TO PROVIDE THE REQUIRED DOCUMENTATION COMPLETELY AND ACCURATELY MAY RESULT IN DENIAL.

WHERE ARE YOU LIVING NOW?

STREET ____

CITY ____________________________ STATE ______________ ZIP ________

HOW LONG AT THIS ADDRESS? ______ MON/YR. RENT/MONTH $ ______ NUMBER OF BEDROOMS ______

CHECK ONE: ☐ OWN ☐ RENT ☐ LIVING WITH FRIENDS OR RELATIVES ☐ OTHER

WHAT UTILITIES DO YOU PAY? (CHECK ALL THAT APPLY).

☐ GAS ☐ ELECTRIC ☐ HEAT ☐ OTHER ☐ NONE

WHERE DID YOU LIVE BEFORE THAT?

STREET ____

CITY ____________________________ STATE ______________ ZIP ________

HOW LONG AT THIS ADDRESS? ______ MON/YR. RENT/MONTH $ ______ NUMBER OF BEDROOMS ______

CHECK ONE: ☐ OWN ☐ RENT ☐ LIVING WITH FRIENDS OR RELATIVES ☐ OTHER

WERE YOU EVICTED? ☐ YES ☐ NO

WHERE DID YOU LIVE BEFORE THAT?

STREET ____

CITY ____________________________ STATE ______________ ZIP ________

HOW LONG AT THIS ADDRESS? ______ MON/YR. RENT/MONTH $ ______ NUMBER OF BEDROOMS ______

CHECK ONE: ☐ OWN ☐ RENT ☐ LIVING WITH FRIENDS OR RELATIVES ☐ OTHER

WERE YOU EVICTED? ☐ YES ☐ NO

REASON FOR REQUESTING ASSISTANCE

☐ IN DANGER OF EVICTION (YOU MUST SUBMIT CURRENT SUMMONS TO APPEAR IN COURT AND/OR WARRANT FOR REMOVAL BASED ON JUDGEMENT FOR POSSESSION).

☒ HOMELESS (YOU MUST SUBMIT CERTIFICATION FROM THE SHELTER AND/OR A LETTER OF EMERGENCY ASSISTANCE FROM AN AGENCY PROVIDING SERVICES TO YOUR HOUSEHOLD. FOR EXAMPLE, WELFARE, RED CROSS, CHURCH ETC.).

MONTHLY INCOME

YOU MUST FILL IN AMOUNT FOR ALL SOURCES OF INCOME IN YOUR HOUSEHOLD

$ __________ WAGES (SUBMIT ONE MONTH OF PAY STUBS FOR THE MOST RECENT 4 WEEKS YOU WORKED, OR A LETTER FROM AN EMPLOYER SHOWING A START DATE, WEEKLY HOURS AND HOURLY PAY RATE).

$ __________ SOCIAL SECURITY (SUBMIT A COMPUTER PRINTOUT FROM THE SOCIAL SECURITY OFFICE).

$ __________ AFDC, GA (SUBMIT WRITTEN VERIFICATION FROM THE COUNTY OR CITY WELFARE OFFICE).

$ __________ SSI (SUBMIT A COMPUTER PRINTOUT FROM THE SOCIAL SECURITY OFFICE).

$ __________ UNEMPLOYMENT (SUBMIT 4 MOST CURRENT STUBS OR PRINTOUT FROM UNEMPLOYMENT OFFICE).

$ __________ TEMPORARY DISABILITY (SUBMIT 4 MOST RECENT WEEKS CHECK STUBS OR DISABILITY NOTICES WHICH INDICATE BENEFIT AMOUNT).

$ __________ CHILD SUPPORT (SUBMIT A COMPUTER PRINTOUT FROM COUNTY PROBATION OR COURT ORDER FROM FAMILY COURT).

$ __________ WORKER'S COMPENSATION (MONTHLY CHECK STUB OR LETTER FROM INSURANCE COMPANY).

$ __________ OTHER INCOME (INCLUDING BUT NOT LIMITED TO: PENSION, ALIMONY OR VETERAN'S BENEFITS. SUBMIT OFFICIAL THIRD PARTY PROOF).

$ __________ TOTAL MONTHLY CURRENT GROSS HOUSEHOLD INCOME

$ __________ TOTAL MONTHLY PROJECTED GROSS HOUSEHOLD INCOME

$ __________ TOTAL MONTHLY CURRENT NET INCOME

SUMMARY *YOU MUST SUPPLY THIRD PARTY PROOF OF YOUR REASONS*

EXPLAIN WHY YOU DID NOT PAY YOUR RENT/MORTGAGE OR ARE HOMELESS: ____________________

____

____

____

____

____

I HEREBY DECLARE THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND AUTHORIZE RELEASE OF INFORMATION FROM ANY SOURCE.

____

SIGNATURE OF APPLICANT DATE

DO NOT WRITE ON THIS SIDE
FOR OFFICE USE ONLY

COUNTY ______________________ FISCAL YEAR ________ CASE NUMBER ________________

FIELD REP./SERVICER NUMBER __________ COUNTY/CITY CODE ________________

DISPLACEMENT CODE:

- ☐ A. LOSS OF EMPLOYMENT
- ☐ B. MEDICAL DISABILITY
- ☐ C. LOSS/DELAY IN BENEFITS
- ☐ D. NATURAL OR PERSON-CAUSED DISASTER
- ☐ E. SUBSTANTIAL PERMANENT CHANGE IN HOUSEHOLD
- ☐ F. OTHER ______________________ (SPECIFY)

SELECTION CATEGORY:

- ☐ 1. DISABLED
- ☐ 2. ELDERLY
- ☐ 3. DOMESTIC VIOLENCE VICTIM
- ☐ 4. REFERRAL FROM DYFS
- ☐ 5. SINGLE PARENT HOUSEHOLD INCLUDING AT LEAST ONE CHILD
- ☐ 6. OTHER HOUSEHOLDS WITH CHILDREN
- ☐ 7. ADULT HOUSEHOLDS

TYPE OF ASSISTANCE: ☐ RENT/ARREARS ☐ RELOCATION ☐ OTHER

REASON FOR ASSISTANCE:

- ☐ 2 FORECLOSURE
- ☐ 3 SHERIFF SALE
- ☐ 4 EVICTION
- ☐ 5 HOMELESS
- ☐ 6 OTHER

CASE SUMMARY

____

____

____

____

____

REFERRED TO: ____

____
PROGRAM REPRESENTATIVE

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY RESOURCES
HOMELESSNESS PREVENTION PROGRAM

AUTHORIZATION FOR RELEASE OF INFORMATION

CONSENT

I authorize and direct any Federal, State, or local agency, organization, business, or individual to release to the New Jersey Department of Community Affairs any information or materials needed to verify my application for assistance under the Homelessness Prevention Program.

INFORMATION COVERED

I/we understand that, depending on program policies and requirements, previous or current information regarding me/us or my/our household may be needed. Verifications and inquiries that may be requested include, but are not limited to:

- Identity of Household Members
- Past Participation with other Public Housing Agencies
- Access to Credit Reporting Systems
- Employment and/or Income
- Medical or Child Care Expenses
- Previous evictions

I/we understand that this authorization cannot be used to obtain any information about me/us that is not pertinent to my/our eligibility for participation in the Homelessness Prevention Program.

COMPUTER MATCHING NOTICE AND CONSENT

I/we understand and agree that the New Jersey Department of Community Affairs may conduct computer matching programs to verify the information supplied for my/our application. If a computer match is done, I/we understand that I/we have the right to notification of any adverse information found and a chance to disprove incorrect information.

CONDITIONS

I/we agree that a photocopy of this authorization may be used for the purpose stated above. The original of this authorization is on file with the PHA and is in effect from the date signed.

(Signature) (Print Name) (Date)

(Signature) (Print Name) (Date)

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN.

4556G

MONTHLY BUDGET WORKSHEET

You must fill out completely

Name________________________

County________________________

BASIC MONTHLY BILLS

Rent $__________

Gas/Electric $__________

Heat $__________

Groceries $__________

Food Stamps $__________

Laundry $__________

Telephone/Pager $__________

Cable __Basic __Other $__________

Child Support $__________

Child Care/Child Tuition $__________

Car Payment $__________

Car Expenses (Gas, Repairs) $__________

Car Insurance $__________

Other Transportation $__________

Water/Sewer/Garbage $__________

Other______________ $__________

Total Basic Bills $__________

OTHER MONTHLY BILLS

Credit Cards

1.______________ $__________

2.______________ $__________

Credit Union Deductions $__________

Bank Loans $__________

Garnishments $__________

Student Loans $__________

IRS Debt $__________

Doctor $__________

Insurance/Hospital/Medical $__________

Furniture Payment $__________

Other $__________

Total Other Bills $__________

8/96 (Rental)

Name________________________

Date________________________

MONTHLY HOUSEHOLD INCOME

Wages Before Taxes

Full-Time Work $__________

Part-Time Work $__________

Wages After Taxes

Full-Time Work $__________

Part-Time Work $__________

Commissions/Tips $__________

Unemployment $__________

Workers Comp. $__________

Disability $__________

Social Security (SSD) $__________

Pensions $__________

AFDC/GA/SSI $__________

Self Employment $__________

Child Support/Alimony $__________

Other $__________

Total Income After Taxes $__________

Total Basic Bills $__________

Total Other Bills $__________

Total All Bills $__________

Money Left Over $__________

____

SIGNATURE

____

SIGNATURE

New Jersey Department of Community Affairs
Division of Housing and Community Resources
Homelessness Prevention Program

RELOCATION AGREEMENT

____
Owner Name & Address

______________________ ______________________
Tenant Name Tenant Name

This Agreement is entered into between the owner and the tenant identified above and the State of New Jersey, Department of Community Affairs, Division of Housing and Community Resources, Homelessness Prevention Program (the Program).

The purpose of this Contract is to enable the tenant identified above to obtain a dwelling unit located at:

____

pursuant to the Program's Statutory Authority under the "Prevention of Homelessness Act," *NJSA 52:27D-280 et seq.:*

SECURITY

1. The Program agrees to provide the owner the following sum $______________ to be used for security deposit on behalf of the tenant.

2. **The landlord must follow the provisions set forth under the "Security Deposit Law,"** *NJSA 46:8-19 et seq.* These include, but are not limited to, notice to tenant as to where security is deposited and return of security to tenant within 30 days of tenant vacating rental unit.

RENT

Rent payment by the Program on behalf of the tenant satisfies all payment due to the owner by the tenant through the date of this Agreement, including any payment subsequent to the date of this Agreement as stipulated below.

AMOUNT	TERM OF RENT PAYMENT (Months)

The total payment by the Program shall be $______________. At completion of this Contract

(____)

the tenant is responsible for regular rental payments as it becomes due.

This agreement is null and void if not returned by ______________________. **This agreement is void if altered.**

If the owner fails to abide by the terms of this Agreement or if the tenant has willfully provided false or misleading information to the Program, the Program shall have the right to terminate this Agreement.

______________________ ______________________
Owner or Representative Date Tenant Date

______________________ ______________________
Tax ID or Social Security Number Homelessness Prevention Program Date

(   ) ______________________
Landlord phone number

Case Sent for Payment

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
HOMELESSNESS PREVENTION PROGRAM
CASE SUMMARY SHEET

COUNTY ____________________ DATE ____________________

CLIENT ____________________ CASE# ____________________
Last First Mi.

CLIENT S.S.# ____________________

CLIENT ____________________
Last First Mi.

CLIENT S.S.# ____________________

____ APPLICATION
____ SCREENING SHEET
____ AUTHORIZATION
____ INCOME VERIFICATION
____ COURT EVICTION PAPERS
____ CERTIFICATION
____ BUDGET SHEET
____ CLIENT CONTRACT
____ AGREEMENT TO PAY
____ CLIENT LOAN CONTRACT
____ HAP CONTRACT
____ FAMILY FILE UPDATE

LANDLORD INFORMATION

NAME ____________________
____
ADDRESS ____________________
____
____
PHONE( ) ____________________
TAX/ID# Key - $ landlord
S.S.# receives must be
LANDLORD OWNER # reported to
I.R.S.

PAYMENT SUMMARY

____ SECURITY
____ RENT PAYMENT ____ MONTHS AT $ ____ /MONTH ____________________
____ RENT ARREARS ____ MONTHS AT$ ____ /MONTH ____________________
____ COURT COSTS
____ ATTORNEYS FEES
____ LATE FEES
____ OTHER ____ (GRANT ____ LOAN ____)
$ ____________ TOTAL PAYMENT

FIELD REPRESENTATIVE ____________________ DATE MAILED ____________________

APPENDIX 7: Brochure on City of Toronto Shelter Fund

Who is eligible?

- families with children who are in receipt of Ontario Works (OW), Family Benefits (FB) and Ontario Disability Support Program (ODSP).

How to apply...

- Ontario Works clients can contact their caseworker.
- Ontario Disability Support Program and Family Benefits clients can contact their Income Maintenance Officer.

Prepared by the Community Outreach Support Unit
Social Development and Administration Division
Community and Neighbourhood Services

Printed in Toronto, Canada. June 1999

Printed on recycled paper

SOCIAL SERVICES DIVISION

Shelter Fund

Helping to house families

Assistance *is* available

TORONTO
COMMUNITY AND
NEIGHBOURHOOD SERVICES

What is the Shelter Fund?

Toronto Social Services recognizes that affordable, stable housing and employment are integral to the well being of all residents with low incomes, particularly families.

By using savings that arose by introducing the National Child Benefit Supplement (NCBS), Toronto has established a Shelter Fund, designed to:

- help families without permanent shelter to obtain it.
- help families with affordable/ appropriate shelter to maintain it and avoid eviction.
- help families wishing to relocate to more affordable/appropriate shelter when needed.

What does the fund cover?

Families applying for the Shelter Fund may require "start-up" funds to establish a new permanent residence due to:

- leaving an approved institution such as a hostel
- leaving a harmful situation
- moving to significantly improve his or her living situation

The Shelter Fund may also be used to maintain the current housing if appropriate to avoid eviction.

The Community Start-up Benefit (CSUB) is also available in these housing situations. The Shelter Fund can be used to supplement CSUB in many cases.

Some of the costs covered by both CSUB and the Shelter Fund are:

- rental and utility deposits
- rental and utility arrears
- necessary household furnishings
- moving and storage

What are the expectations?

Benefits are provided to support a reasonable expectation that the client can sustain the current or prospective accommodation over the long term.

Clients and their caseworkers will develop a service plan so that arrears do not recur in the future.

APPENDIX 8: Six Months' Expenditures
City of Toronto Rent Bank Pilot Project
October 1, 1998 to March 31, 1999

City of Toronto, Rent Bank Pilot Project
Expenditures and Contributions
October 1, 1998 to March 31, 1999

ITEM	HIF-FUNDING	UNITED WAY	CONT.FROM AGENCY PARTNERS	TOTAL	AMOUNT SPENT
Rent Bank Fund For Loans	$40,000			$40,000	$41,174.49
Staff Salaries	$6,000		$32,000	$38,000	$50,000
Staff Benefits	$600		$3,200	$3,800	$5,000
Program Space			$5,000	$5,000	$3,500
Office Expenses	$1,400		$2,000	$3,400	$1,450
Childcare	$0		$2,000	$2,000	$0
Emergency Food Vouchers	$0		$2,000	$2,000	$0
Cultural Interpretations or Translations	$0		$2,000	$2,000	$0
Meeting & Workshop Expenses	$1,000		$0	$1,000	$800
Bank Charges	$1,000		$0	$1,000	$100
Administration		$5,000	$0	$5,000	$6,000
Total(HIF+UW)	$55,000		$48,200	$103,200	$108,824.49

Source: Neighbourhood Information Post